989

1989 Savings & Home Financing Source Book

OFFICE OF THRIFT SUPERVISION

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Most of the information presented is for thrift institutions (both savings and loan associations and savings banks) whose deposits are insured by the Savings Association Insurance Fund (SAIF). Prior to 1989, the insurer had been the Federal Savings and Loan Insurance Corporation (FSLIC). Federally insured institutions, identified as "FSLIC-insured" in previous editions are now identified as "SAIF-insured" to reflect this change. The information presented is not affected by the change in insurance coverage.

TABLE OF CONTENTS

TABLE	TITLE	PAGE
	PART A - THRIFT INDUSTRY FINANCIAL DATA: NATIONAL	
	THRIFT INDUSTRY PROFILE	
A1.	Number of Firms by Type of Institution, Selected Years, 1900-1989	A- 1
A2.	Total Assets of Firms by Type of Institution, Selected Years, 1900-1989	A- 3
	SELECTED BALANCE SHEET ITEMS	
A3.	All Operating Savings Associations and SAIF-Insured Savings Banks, Annual, 1963-1989	A- 5
A4.	SAIF-Insured Thrift Institutions, Annual, 1963-1989	A- 6
A5.	SAIF-Insured Private Sector Savings Associations, Annual, 1963-1989	A- 7
A6.	SAIF-Insured Federally Chartered Thrift Institutions, Annual, 1963-1989	A- 8
A7.	SAIF-Insured Stock Thrift Institutions, Annual, 1963-1989	A- 9
A8.	FHLBank Member Stock Thrift Institutions, Annual, 1963-1989	A-10
A9.	SAIF-Insured Savings Banks	A-11
	SELECTED OTHER FINANCIAL DATA (SAIF-INSURED THRIFT INSTITUTIONS)	
A10.	Selected Activity Items, Annual, 1963-1989	A-12
A11.	Sources and Uses of Funds, Annual, 1977-1989	A-14
A12.	Sources and Uses of Funds, Quarter, 1986:1-1989:4	A-15
A13.	Selected Balance Sheet Items, Month, January 1987-December 1989	A-16
A14.	Selected Activity Items, Month, January 1987-December 1989	A-18
A15.	Cash and Investment Securities Held, Selected Dates, 1984-1989	A-21
A16.	Selected Operating Ratios, Annual, Semiannual, Quarter, 1965-1989	A-22
A17.	Deposits Classified by SAIF Insurance Coverage, Annual, 1939-1989	A-24
A18.	Number and Average Balance of Mortgage Loans and Deposit Accounts, Annual, 1948-1989	A-25
A19.	Number of Facilities and Deposits, Annual, 1986-1989	A-26
A20.	Merger Approvals, Annual, 1975-1989	A-27
	SELECTED OTHER FINANCIAL DATA	
A21.	Summary of Membership Changes in the FHLBank System, Annual, 1970-1989	A-28
	PART B - THRIFT INDUSTRY FINANCIAL DATA: FHLBANK DISTRICTS AND STATES	
B1.	Selected Financial Data by FHLBank District, Annual, 1984-1989	B- 1
B2.	Selected Financial Data by State, Annual, 1984-1989	B-13
B3.	Return on Assets by FHLBank District, Annual, Semiannual, Quarter, 1967-1989	B-66
B4.	Mortgage Portfolio Yield by FHLBank District, Annual, Semiannual, Quarter, 1966-1989	B-67
B5.	Cost of Funds by FHLBank District, Annual, Semiannual, Quarter, 1966-1989	B-68
B6.	Cost of Deposits by FHLBank District, Annual, Semiannual, Quarter, 1966-1989	B-69
B7.	Number of Facilities and Deposits by State, Annual, 1965-1989	B-70
B8.	Foreclosures by FHLBank District, Annual, 1980-1989	B-80
B9.	Foreclosures by State, Annual, 1975-1989	B-82

TABLE A1 (Continued)

THRIFT INDUSTRY PROFILE: NUMBER OF FIRMS BY TYPE OF INSTITUTION

End of Year	All Operating Savings Associations and SAIF-Insured Savings Banks	FHLBank System Member Institutions					Nonmember Non-SAIF-Insured State Savings Assns.
		Total FHLBank System Member Institutions	SAIF-Insured			Non-SAIF-Insured State Savings Assns.	
			Savings Banks	Federal Savings Assns.	State Savings Assns.		
1971	5,474	4,471	0	2,049	2,222	200	1,003
1972	5,298	4,362	0	2,044	2,147	171	936
1973	5,170	4,311	0	2,040	2,123	148	859
1974	5,086	4,281	0	2,070	2,071	140	805
1975	4,931	4,202	0	2,048	2,030	124	729
1976	4,821	4,159	0	2,019	2,025	115	661
1977	4,761	4,173	0	2,012	2,053	108	588
1978	4,725	4,154	0	2,000	2,053	101	571
1979	4,684	4,139	0	1,990	2,049	99	546
1980	4,594	4,101	3	1,985	2,017	96	493
1981	4,298	3,878	6	1,907	1,872	93	420
1982	3,831	3,428	6	1,727	1,616	79	403
1983	3,645	3,260	143	1,553	1,487	77	385
1984	3,591	3,209	229	1,460	1,447	73	382
1985	3,535	3,307	302	1,419	1,525	61	228
1986	3,487	3,279	403	1,344	1,473	59	208
1987	3,385	3,206	499	1,288	1,360	59	179
1988	3,175	3,011	621	1,123	1,205	62	164
1989	3,011	2,891	770	1,075	1,033	13	120

TABLE A2

THRIFT INDUSTRY PROFILE: TOTAL ASSETS OF FIRMS BY TYPE OF INSTITUTION

(Millions of Dollars)

End of Year	All Operating Savings Associations and SAIF-Insured Savings Banks	FHLBank System Member Institutions					Nonmember Non-SAIF-Insured State Savings Assns.
		Total FHLBank System Member Institutions	SAIF-Insured			Non-SAIF-Insured State Savings Assns.	
			Savings Banks	Federal Savings Assns.	State Savings Assns.		
1900	571	0	0	0	0	0	571
1902	577	0	0	0	0	0	577
1904	600	0	0	0	0	0	600
1906	673	0	0	0	0	0	673
1908	784	0	0	0	0	0	784
1910	932	0	0	0	0	0	932
1912	1,138	0	0	0	0	0	1,138
1914	1,358	0	0	0	0	0	1,358
1916	1,599	0	0	0	0	0	1,599
1918	1,898	0	0	0	0	0	1,898
1920	2,520	0	0	0	0	0	2,520
1922	3,343	0	0	0	0	0	3,343
1923	3,943	0	0	0	0	0	3,943
1924	4,766	0	0	0	0	0	4,766
1925	5,509	0	0	0	0	0	5,509
1926	6,334	0	0	0	0	0	6,334
1927	7,179	0	0	0	0	0	7,179
1928	8,016	0	0	0	0	0	8,016
1929	8,695	0	0	0	0	0	8,695
1930	8,829	0	0	0	0	0	8,829
1931	8,417	0	0	0	0	0	8,417
1932	7,737	203	0	0	0	203	7,737
1933	7,018	2,576	0	2	0	2,574	7,018
1934	6,406	2,740	0	138	12	2,590	6,256
1935	5,875	2,891	0	495	216	2,180	5,164
1936	5,772	3,187	0	783	498	1,906	4,491
1937	5,682	3,548	0	1,099	659	1,790	3,924
1938	5,632	3,753	0	1,311	816	1,626	3,505
1939	5,597	4,048	0	1,576	933	1,539	3,088
1940	5,733	4,411	0	1,867	1,059	1,485	2,807
1941	6,049	4,798	0	2,164	1,189	1,445	2,696
1942	6,150	5,025	0	2,296	1,347	1,382	2,507
1943	6,604	5,539	0	2,616	1,557	1,366	2,431
1944	7,458	6,423	0	3,168	1,827	1,428	2,463
1945	8,747	7,681	0	3,921	2,202	1,558	2,624
1946	10,202	9,017	0	4,671	2,623	1,723	2,908
1947	11,687	10,427	0	5,458	3,070	1,899	3,159
1948	13,028	11,733	0	6,164	3,551	2,018	3,313
1949	14,622	13,278	0	7,104	4,174	2,000	3,344
1950	16,893	15,516	0	8,457	5,234	1,825	3,202
1951	19,222	17,916	0	9,792	6,412	1,712	3,018
1952	22,660	21,332	0	11,762	7,894	1,676	3,004
1953	26,733	25,312	0	14,045	9,548	1,719	3,140
1954	31,633	30,155	0	16,775	11,592	1,788	3,266
1955	37,656	36,147	0	20,035	14,163	1,949	3,458
1956	42,875	41,274	0	22,973	16,365	1,936	3,537
1957	48,138	46,454	0	25,733	18,726	1,995	3,679
1958	56,139	53,368	0	29,652	21,659	2,057	4,828
1959	63,530	61,636	0	34,362	25,188	2,086	3,980
1960	71,476	69,492	0	38,511	28,919	2,062	4,046
1961	82,135	80,135	0	43,805	34,179	2,151	4,151
1962	93,605	91,880	0	49,633	39,912	2,335	4,060
1963	107,559	105,627	0	56,368	46,786	2,473	4,405
1964	119,355	117,382	0	61,643	53,009	2,730	4,703
1965	129,580	127,594	0	66,715	57,861	3,018	5,004
1966	133,933	132,014	0	69,581	59,464	2,969	4,888
1967	143,535	141,360	0	75,279	63,210	2,871	5,045
1968	152,890	150,505	0	81,077	66,659	2,769	5,154
1969	162,148	158,723	0	87,302	69,486	1,935	5,361
1970	176,183	172,093	0	96,259	74,386	1,448	5,538

TABLE A2 (Continued)

THRIFT INDUSTRY PROFILE: TOTAL ASSETS OF FIRMS BY TYPE OF INSTITUTION

(Millions of Dollars)

End of Year	All Operating Savings Associations and SAIF-Insured Savings Banks	FHLBank System Member Institutions					Nonmember Non-SAIF-Insured State Savings Assns.
		Total FHLBank System Member Institutions	SAIF-Insured			Non-SAIF-Insured State Savings Assns.	
			Savings Banks	Federal Savings Assns.	State Savings Assns.		
1971	206,024	201,373	0	114,229	85,755	1,389	6,039
1972	243,127	237,816	0	136,925	99,424	1,467	6,778
1973	271,905	266,287	0	152,240	112,557	1,490	7,108
1974	295,545	290,082	0	167,671	120,552	1,359	6,822
1975	338,233	332,445	0	195,410	134,849	2,186	7,974
1976	391,908	385,640	0	225,763	157,409	2,468	8,735
1977	459,241	452,727	0	261,920	188,078	2,729	9,243
1978	523,542	516,103	0	298,195	215,115	2,793	10,232
1979	578,962	571,126	0	323,058	245,049	3,019	10,855
1980	632,872	624,046	2,160	348,462	270,005	3,419	8,827
1981	671,627	662,180	7,460	407,351	243,717	3,652	9,447
1982	714,577	702,896	6,859	483,898	208,765	3,374	11,681
1983	838,385	822,851	64,968	499,255	254,945	3,683	15,534
1984	1,000,489	981,287	98,439	527,888	351,124	3,836	19,202
1985	1,080,096	1,073,751	131,887	552,624	385,501	3,739	6,345
1986	1,172,076	1,167,906	210,281	536,891	416,679	4,055	4,170
1987	1,258,554	1,255,178	284,270	541,937	424,648	4,323	3,376
1988	1,359,354	1,356,018	425,966	550,166	374,368	5,517	3,336
1989	1,253,619	1,249,791	497,885	474,189	276,951	765	3,828

TABLE A3

SELECTED BALANCE SHEET ITEMS

ALL OPERATING SAVINGS AND LOAN ASSOCIATIONS AND SAIF-INSURED SAVINGS BANKS
(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions.....	6,248	6,216	6,185	6,112	6,036	5,947	5,835
Total Assets.....	107,559	119,355	129,580	133,933	143,535	152,890	162,148
Mortgage Loans.....	90,944	101,333	110,304	114,427	121,804	130,801	140,231
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	270	320	347	338	375	398	441
Cash and Investments.....	11,224	11,825	12,200	12,128	13,955	14,117	13,898
Total Deposits.....	91,307	101,887	110,385	113,969	124,493	131,618	135,539
FHLBank Advances.....	4,783	5,330	5,998	6,938	4,387	5,221	9,201
Other Borrowed Money.....	244	285	459	532	392	458	527
Total Liabilities.....	100,329	111,434	120,847	124,811	133,964	142,551	150,895
Regulatory Capital.....	7,386	8,098	8,986	9,385	9,838	10,613	11,543

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions.....	5,669	5,474	5,298	5,170	5,086	4,931	4,821
Total Assets.....	176,183	206,024	243,127	271,905	295,545	338,233	391,908
Mortgage Loans.....	150,331	174,250	206,182	231,733	249,302	278,590	323,005
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10,681
Nonmortgage Loans.....	450	433	477	572	520	526	590
Cash and Investments.....	16,526	21,042	24,356	21,055	23,251	30,853	35,724
Total Deposits.....	146,404	174,198	206,764	226,968	242,975	285,743	335,913
FHLBank Advances.....	10,488	7,906	7,956	14,945	21,472	17,524	15,708
Other Borrowed Money.....	423	1,086	1,822	2,221	3,272	3,110	3,375
Total Liabilities.....	164,167	192,841	228,366	254,849	277,103	318,455	369,910
Regulatory Capital.....	12,311	13,481	15,060	17,056	18,442	19,778	21,998

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions.....	4,761	4,725	4,684	4,594	4,298	3,831	3,645
Total Assets.....	459,241	523,542	578,962	632,872	671,627	714,577	838,385
Mortgage Loans.....	381,163	432,808	475,688	503,927	522,284	486,967	533,486
Mortgage-Backed Securities....	13,052	16,654	20,581	27,905	34,495	63,684	91,647
Nonmortgage Loans.....	651	8,465	10,460	12,387	13,981	16,842	23,903
Cash and Investments.....	39,150	44,883	46,341	58,598	65,437	87,567	114,710
Total Deposits.....	386,799	430,953	470,004	513,564	531,242	573,837	687,683
FHLBank Advances.....	19,945	31,989	40,435	47,089	63,378	64,315	57,266
Other Borrowed Money.....	7,894	10,917	14,791	17,645	26,227	34,228	42,338
Total Liabilities.....	434,056	494,486	546,325	599,399	642,975	688,163	804,411
Regulatory Capital.....	25,184	29,056	32,637	33,473	28,652	26,414	33,975

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	3,591	3,535	3,487	3,385	3,175	3,011
Total Assets.....	1,000,489	1,080,096	1,172,076	1,258,554	1,359,354	1,253,619
Mortgage Loans.....	606,733	652,433	661,470	684,595	733,072	712,059
Mortgage-Backed Securities....	112,934	115,695	158,225	201,964	214,736	170,532
Nonmortgage Loans.....	46,629	61,498	72,422	77,991	93,227	87,697
Cash and Investments.....	141,906	145,255	166,639	171,177	188,260	167,383
Total Deposits.....	804,362	852,679	897,761	939,178	979,311	949,718
FHLBank Advances.....	71,748	84,444	100,147	116,454	134,417	124,582
Other Borrowed Money.....	67,542	73,839	97,041	133,684	165,308	131,444
Total Liabilities.....	962,129	1,032,926	1,119,064	1,211,418	1,303,350	1,229,585
Equity Capital.....	38,361	47,169	53,012	47,136	56,004	24,034

TABLE A4

SELECTED BALANCE SHEET ITEMS

SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions.....	4,419	4,463	4,508	4,510	4,487	4,470	4,438
Total Assets.....	103,154	114,652	124,576	129,045	138,489	147,736	156,788
Mortgage Loans.....	87,453	97,612	106,333	110,511	117,832	126,756	136,031
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments.....	10,694	11,285	11,647	11,609	13,395	13,529	13,295
Total Deposits.....	87,526	97,861	106,103	109,772	120,184	127,244	130,995
FHLBank Advances.....	4,767	5,309	5,973	6,919	4,377	5,213	9,186
Other Borrowed Money.....	204	238	403	477	298	363	436
Total Liabilities.....	96,168	106,967	116,023	120,088	129,078	137,563	145,716
Regulatory Capital.....	6,986	7,685	8,553	8,957	9,411	10,173	11,072

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions.....	4,365	4,271	4,191	4,163	4,141	4,078	4,044
Total Assets.....	170,645	199,984	236,349	264,797	288,223	330,259	383,172
Mortgage Loans.....	146,043	169,568	200,876	226,155	243,554	272,456	316,332
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10,377
Nonmortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments.....	15,846	20,245	23,552	20,304	22,444	29,900	34,606
Total Deposits.....	141,703	169,045	200,970	220,893	236,689	278,774	328,214
FHLBank Advances.....	10,474	7,903	7,952	14,929	21,463	17,505	15,680
Other Borrowed Money.....	343	995	1,737	2,049	3,122	3,037	3,303
Total Liabilities.....	158,825	186,999	221,823	248,288	270,356	311,085	361,801
Regulatory Capital.....	11,820	12,985	14,526	16,509	17,868	19,175	21,372

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions.....	4,065	4,053	4,039	4,005	3,785	3,349	3,183
Total Assets.....	449,998	513,310	568,107	620,626	658,528	699,522	819,168
Mortgage Loans.....	374,089	424,969	467,262	494,914	512,870	477,009	521,308
Mortgage-Backed Securities....	12,698	16,243	20,115	27,275	33,849	62,793	90,902
Nonmortgage Loans.....	N.A.	7,760	9,784	11,708	13,281	16,070	22,949
Cash and Investments.....	38,038	43,623	45,201	56,953	63,324	84,430	109,923
Total Deposits.....	378,782	422,194	460,694	503,156	519,937	560,461	671,058
FHLBank Advances.....	19,908	31,937	40,374	47,006	63,281	64,272	57,253
Other Borrowed Money.....	7,713	10,626	14,516	17,216	25,816	33,880	41,258
Total Liabilities.....	425,473	485,029	536,338	588,047	630,699	673,955	786,189
Regulatory Capital.....	24,525	28,281	31,769	32,579	27,829	25,567	32,980

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	3,136	3,246	3,220	3,147	2,949	2,878
Total Assets.....	977,451	1,070,012	1,163,851	1,250,855	1,350,500	1,249,025
Mortgage Loans.....	593,034	645,498	655,652	679,249	726,562	708,929
Mortgage-Pool Securities.....	112,686	115,525	158,193	201,828	214,587	170,532
Nonmortgage Loans.....	44,983	60,712	72,264	77,598	92,755	87,243
Cash and Investments.....	136,745	143,538	164,844	169,717	186,986	166,023
Total Deposits.....	784,468	843,932	890,664	932,616	971,700	945,656
FHLBank Advances.....	71,741	84,390	100,025	116,363	134,168	124,577
Other Borrowed Money.....	66,204	73,276	96,905	133,553	165,232	131,404
Total Liabilities.....	940,290	1,023,354	1,111,569	1,204,473	1,295,316	1,225,442
Equity Capital.....	37,162	46,657	52,282	46,382	55,185	23,583

TABLE A5

SELECTED BALANCE SHEET ITEMS

SAIF-INSURED PRIVATE SECTOR SAVINGS ASSOCIATIONS

(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions	4,419	4,463	4,508	4,510	4,487	4,470	4,438
Total Assets	103,154	114,652	124,576	129,045	138,489	147,736	156,788
Mortgage Loans	87,453	97,612	106,333	110,511	117,832	126,756	136,031
Mortgage-Backed Securities	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments	10,694	11,285	11,647	11,609	13,395	13,529	13,295
Total Deposits	87,526	97,861	106,103	109,772	120,184	127,244	130,995
FHLBank Advances	4,767	5,309	5,973	6,919	4,377	5,213	9,186
Other Borrowed Money	204	238	403	477	298	363	436
Total Liabilities	96,168	106,967	116,023	120,088	129,078	137,563	145,716
Regulatory Capital	6,986	7,685	8,553	8,957	9,411	10,173	11,072

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions	4,365	4,271	4,191	4,163	4,141	4,078	4,044
Total Assets	170,645	199,984	236,349	264,797	288,223	330,259	383,172
Mortgage Loans	146,043	169,568	200,876	226,155	243,554	272,456	316,332
Mortgage-Backed Securities	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10,377
Nonmortgage Loans	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments	15,846	20,245	23,552	20,304	22,444	29,900	34,606
Total Deposits	141,703	169,045	200,970	220,893	236,689	278,774	328,214
FHLBank Advances	10,474	7,903	7,952	14,929	21,463	17,505	15,680
Other Borrowed Money	343	995	1,737	2,049	3,122	3,037	3,303
Total Liabilities	158,825	186,999	221,823	248,288	270,356	311,085	361,801
Regulatory Capital	11,820	12,985	14,526	16,509	17,868	19,175	21,372

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions	4,065	4,053	4,039	4,005	3,785	3,349	3,183
Total Assets	449,998	513,310	568,107	620,626	658,528	699,522	819,168
Mortgage Loans	374,089	424,969	467,262	494,914	512,870	477,009	521,308
Mortgage-Backed Securities	12,698	16,243	20,115	27,275	33,849	62,793	90,902
Nonmortgage Loans	N.A.	7,760	9,784	11,708	13,281	16,070	22,949
Cash and Investments	38,038	43,623	45,201	56,953	63,324	84,430	109,923
Total Deposits	378,782	422,194	460,694	503,156	519,937	560,461	671,058
FHLBank Advances	19,908	31,937	40,374	47,006	63,281	64,272	57,253
Other Borrowed Money	7,713	10,626	14,516	17,216	25,816	33,880	41,258
Total Liabilities	425,473	485,029	536,338	588,047	630,699	673,955	786,189
Regulatory Capital	24,525	28,281	31,769	32,579	27,829	25,567	32,980

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	3,136	3,246	3,220	3,147	2,949	2,597
Total Assets	977,451	1,070,012	1,163,851	1,250,855	1,350,500	1,156,789
Mortgage Loans	593,034	645,498	655,652	679,249	726,562	653,255
Mortgage-Pool Securities	112,686	115,525	158,193	201,828	214,587	162,412
Nonmortgage Loans	44,983	60,712	72,264	77,598	92,755	81,671
Cash and Investments	136,745	143,538	164,844	169,717	186,986	155,010
Total Deposits	784,468	843,932	890,664	932,616	971,700	855,587
FHLBank Advances	71,741	84,390	100,025	116,363	134,168	112,526
Other Borrowed Money	66,204	73,276	96,905	133,553	165,232	117,239
Total Liabilities	940,290	1,023,354	1,111,569	1,204,473	1,295,316	1,107,037
Equity Capital	37,162	46,657	52,282	46,382	55,185	49,752

TABLE A6

SELECTED BALANCE SHEET ITEMS

SAIF-INSURED FEDERALLY CHARTERED INSTITUTIONS

(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions.....	1,968	1,981	2,011	2,051	2,056	2,063	2,071
Total Assets.....	56,368	61,643	66,715	69,581	75,279	81,077	87,302
Mortgage Loans.....	47,875	52,538	57,147	59,924	64,282	69,735	75,879
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments.....	5,781	6,151	6,311	6,388	7,400	7,509	7,476
Total Deposits.....	48,094	53,061	57,150	59,652	65,789	70,453	73,779
FHLBank Advances.....	2,646	2,533	2,933	3,305	1,879	2,196	4,302
Other Borrowed Money.....	86	113	187	181	123	146	199
Total Liabilities.....	52,591	57,503	62,162	64,828	70,135	75,496	81,164
Regulatory Capital.....	3,777	4,140	4,553	4,753	5,144	5,581	6,138

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions.....	2,067	2,049	2,044	2,040	2,060	2,048	2,019
Total Assets.....	96,259	114,229	135,925	152,240	167,671	195,410	225,763
Mortgage Loans.....	82,371	96,803	115,594	130,010	141,468	160,575	185,918
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6,589
Nonmortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments.....	9,233	11,810	13,643	11,731	13,181	17,956	20,559
Total Deposits.....	81,019	97,135	115,863	127,282	138,166	165,043	193,791
FHLBank Advances.....	4,909	3,952	4,373	8,449	12,279	10,420	8,981
Other Borrowed Money.....	116	503	772	969	1,708	1,981	2,149
Total Liabilities.....	89,601	106,872	127,646	142,934	157,487	184,335	213,441
Regulatory Capital.....	6,658	7,357	8,279	9,306	10,184	11,075	12,322

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions.....	2,012	2,000	1,989	1,988	1,913	1,733	1,696
Total Assets.....	261,920	298,195	323,058	350,622	414,811	490,757	564,223
Mortgage Loans.....	217,307	246,473	265,696	280,026	323,614	331,819	357,009
Mortgage-Backed Securities....	8,045	10,311	12,241	15,930	21,809	46,592	65,686
Nonmortgage Loans.....	N.A.	4,523	5,587	6,828	8,357	11,151	15,695
Cash and Investments.....	22,157	25,458	25,623	31,974	39,992	59,720	75,636
Total Deposits.....	221,862	246,620	263,608	287,544	329,721	389,885	458,775
FHLBank Advances.....	11,180	18,026	22,769	25,129	39,222	47,910	42,997
Other Borrowed Money.....	3,818	5,662	7,092	7,952	15,721	25,132	29,029
Total Liabilities.....	247,888	282,079	305,192	332,414	397,361	473,103	541,624
Regulatory Capital.....	14,032	16,116	17,866	18,207	17,451	17,654	22,599

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	1,689	1,721	1,747	1,768	1,720	1,788
Total Assets.....	626,327	684,511	747,172	814,482	962,313	951,709
Mortgage Loans.....	385,461	421,890	434,687	464,057	527,354	550,068
Mortgage-Backed Securities....	75,337	73,642	94,639	122,646	154,772	128,226
Nonmortgage Loans.....	29,439	40,929	47,540	53,875	68,700	68,171
Cash and Investments.....	84,816	89,308	106,285	105,276	128,010	119,896
Total Deposits.....	504,399	539,172	572,049	607,151	678,596	707,878
FHLBank Advances.....	46,936	57,332	68,067	80,600	98,608	100,555
Other Borrowed Money.....	39,154	43,633	54,251	77,281	124,240	104,870
Total Liabilities.....	601,626	653,721	709,584	779,631	918,992	932,186
Regulatory Capital.....	24,701	30,790	37,587	34,851	43,321	19,522

TABLE A7

SELECTED BALANCE SHEET ITEMS

SAIF-INSURED STOCK INSTITUTIONS

(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions.....	661	675	689	684	682	676	661
Total Assets.....	20,981	24,662	27,104	28,092	30,028	31,778	33,412
Mortgage Loans.....	17,856	21,102	23,074	23,732	25,134	26,998	28,898
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	172	181	180	180	197	231	271
Cash and Investments.....	2,058	2,121	2,224	2,240	2,636	2,662	2,397
Total Deposits.....	17,002	20,177	22,317	22,966	25,293	26,264	26,132
FHLBank Advances.....	1,323	1,866	2,069	2,548	1,816	2,275	3,645
Other Borrowed Money.....	44	53	71	96	84	126	130
Total Liabilities.....	19,608	22,993	25,253	26,168	28,066	29,663	31,065
Regulatory Capital.....	1,373	1,669	1,851	1,924	1,962	2,115	2,347

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions.....	636	614	587	592	605	616	639
Total Assets.....	35,935	41,233	49,313	55,113	59,922	67,943	83,490
Mortgage Loans.....	30,868	35,194	42,053	47,393	51,050	57,015	69,935
Mortgage-Backed Securities....	N.A.	N.A.	308	416	614	843	1,283
Nonmortgage Loans.....	351	539	849	1,123	1,235	1,444	1,952
Cash and Investments.....	2,809	3,514	4,057	3,751	4,181	5,546	6,942
Total Deposits.....	27,619	33,417	40,812	44,405	46,944	55,798	69,633
FHLBank Advances.....	4,234	2,888	2,509	4,346	6,302	4,821	4,834
Other Borrowed Money.....	180	291	637	700	862	518	566
Total Liabilities.....	33,490	38,547	46,202	51,588	56,119	63,869	78,742
Regulatory Capital.....	2,445	2,686	3,111	3,525	3,803	4,074	4,748

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions.....	712	720	741	789	797	754	738
Total Assets.....	105,065	121,936	143,231	167,949	188,360	206,896	298,236
Mortgage Loans.....	88,644	102,320	119,245	134,933	145,714	151,346	190,463
Mortgage-Backed Securities....	1,476	2,106	2,900	5,444	9,204	10,645	32,153
Nonmortgage Loans.....	2,676	3,005	4,589	5,868	5,661	5,992	10,378
Cash and Investments.....	8,453	10,025	11,169	14,968	18,031	22,983	37,127
Total Deposits.....	85,166	96,539	111,601	128,836	136,378	154,506	231,311
FHLBank Advances.....	6,071	9,494	12,003	16,710	24,926	25,192	24,910
Other Borrowed Money.....	2,884	3,664	5,674	7,303	11,537	14,747	21,892
Total Liabilities.....	99,303	115,164	135,325	159,248	180,708	198,981	285,467
Regulatory Capital.....	5,762	6,772	7,906	8,701	7,652	7,915	12,769

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	934	1,087	1,196	1,269	1,285	1,203
Total Assets.....	511,081	601,816	720,626	871,310	992,782	880,682
Mortgage Loans.....	304,965	359,260	401,153	456,740	518,523	486,847
Mortgage-Backed Securities....	61,754	67,079	108,291	157,143	170,819	127,163
Nonmortgage Loans.....	23,863	35,264	46,883	55,384	71,810	65,424
Cash and Investments.....	68,222	74,930	88,486	110,078	129,718	111,694
Total Deposits.....	392,567	451,263	519,359	611,699	677,879	629,775
FHLBank Advances.....	42,775	54,829	71,140	89,902	107,081	95,643
Other Borrowed Money.....	45,384	54,405	79,282	117,436	147,996	109,795
Total Liabilities.....	491,003	573,956	686,027	834,963	951,679	852,939
Regulatory Capital.....	20,078	27,860	34,599	36,348	41,103	27,743

TABLE A8

SELECTED BALANCE SHEET ITEMS

FHLBANK MEMBER STOCK INSTITUTIONS

(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions.....	678	690	705	699	697	691	676
Total Assets.....	21,062	24,748	27,204	28,199	30,140	31,897	33,524
Mortgage Loans.....	17,923	21,174	23,157	23,821	25,227	27,098	28,992
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	172	181	180	180	197	231	271
Cash and Investments.....	2,070	2,133	2,238	2,253	2,649	2,675	2,409
Total Deposits.....	17,073	20,253	22,405	23,059	25,390	26,367	26,229
FHLBank Advances.....	1,324	1,867	2,071	2,550	1,819	2,277	3,648
Other Borrowed Money.....	44	53	71	96	84	126	130
Total Liabilities.....	19,681	23,070	25,344	26,265	28,167	29,771	31,167
Regulatory Capital.....	1,381	1,678	1,860	1,934	1,973	2,126	2,357

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions.....	649	628	600	604	615	626	649
Total Assets.....	36,028	41,455	49,566	55,438	60,119	68,194	83,789
Mortgage Loans.....	30,944	35,378	42,268	47,669	51,214	57,221	70,176
Mortgage-Backed Securities....	N.A.	N.A.	310	418	616	846	1,288
Nonmortgage Loans.....	352	542	853	1,130	1,239	1,449	1,959
Cash and Investments.....	2,821	3,538	4,079	3,778	4,200	5,569	6,974
Total Deposits.....	27,699	33,613	41,035	44,682	47,121	56,020	69,895
FHLBank Advances.....	4,236	2,890	2,511	4,357	6,304	4,826	4,840
Other Borrowed Money.....	180	291	637	702	862	518	567
Total Liabilities.....	33,575	38,749	46,438	51,891	56,300	64,102	79,026
Regulatory Capital.....	2,453	2,706	3,128	3,547	3,819	4,092	4,763

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions.....	720	729	749	797	799	759	742
Total Assets.....	105,356	122,280	143,579	168,343	188,767	207,236	298,546
Mortgage Loans.....	88,886	102,607	119,552	135,255	146,039	151,624	190,706
Mortgage-Backed Securities....	1,480	2,112	2,907	5,457	9,204	10,663	32,186
Nonmortgage Loans.....	2,683	3,013	4,600	5,882	5,673	6,002	10,389
Cash and Investments.....	8,479	10,054	11,201	15,006	18,069	23,003	37,149
Total Deposits.....	85,420	96,835	111,903	129,168	136,714	154,813	231,599
FHLBank Advances.....	6,078	9,508	12,018	16,728	24,953	25,200	24,912
Other Borrowed Money.....	2,887	3,670	5,681	7,311	11,549	14,752	21,894
Total Liabilities.....	99,577	115,488	135,653	159,621	181,096	199,309	285,767
Regulatory Capital.....	5,779	6,792	7,926	8,722	7,671	7,927	12,779

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	936	1,088	1,200	1,275	1,292	1,203
Total Assets.....	511,238	602,185	721,700	872,747	994,785	880,682
Mortgage Loans.....	305,065	359,535	401,565	457,831	519,763	486,847
Mortgage-Backed Securities....	61,773	67,120	108,452	157,219	171,180	127,163
Nonmortgage Loans.....	23,870	35,286	46,953	55,584	71,938	65,424
Cash and Investments.....	68,254	74,952	88,622	110,143	129,971	111,694
Total Deposits.....	392,717	451,536	520,161	612,793	679,459	629,775
FHLBank Advances.....	42,777	54,863	71,195	90,031	107,263	95,643
Other Borrowed Money.....	45,384	54,439	79,343	117,436	148,013	109,795
Total Liabilities.....	491,078	574,296	686,976	836,214	953,476	852,939
Regulatory Capital.....	20,160	27,889	34,724	36,535	41,309	27,743

TABLE A9

SELECTED BALANCE SHEET ITEMS

SAIF-INSURED SAVINGS BANKS

(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Number of Institutions.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Assets.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Mortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Deposits.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
FHLBank Advances.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other Borrowed Money.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Liabilities.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regulatory Capital.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

ITEM	1970	1971	1972	1973	1974	1975	1976
Number of Institutions.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Assets.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Mortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Nonmortgage Loans.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cash and Investments.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Deposits.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
FHLBank Advances.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other Borrowed Money.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total Liabilities.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regulatory Capital.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

ITEM	1977	1978	1979	1980	1981	1982	1983
Number of Institutions.....	N.A.	N.A.	N.A.	3	6	6	143
Total Assets.....	N.A.	N.A.	N.A.	2,160	7,460	6,859	64,968
Mortgage Loans.....	N.A.	N.A.	N.A.	735	3,737	3,353	38,698
Mortgage-Backed Securities....	N.A.	N.A.	N.A.	302	1,041	957	7,172
Nonmortgage Loans.....	N.A.	N.A.	N.A.	128	101	90	2,068
Cash and Investments.....	N.A.	N.A.	N.A.	670	2,314	2,129	10,436
Total Deposits.....	N.A.	N.A.	N.A.	1,930	6,181	5,876	53,228
FHLBank Advances.....	N.A.	N.A.	N.A.	45	584	454	4,640
Other Borrowed Money.....	N.A.	N.A.	N.A.	104	239	239	2,837
Total Liabilities.....	N.A.	N.A.	N.A.	2,017	7,203	6,678	61,861
Regulatory Capital.....	N.A.	N.A.	N.A.	143	257	181	3,108

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	229	302	403	499	621	740
Total Assets.....	98,439	131,887	210,281	284,270	425,966	482,487
Mortgage Loans.....	56,398	72,284	112,404	154,913	217,595	260,481
Mortgage-Backed Securities....	10,490	15,773	30,885	45,826	64,957	67,912
Nonmortgage Loans.....	6,636	11,526	18,873	24,113	40,943	44,949
Cash and Investments.....	16,033	20,319	28,331	35,347	61,029	62,656
Total Deposits.....	79,568	103,463	157,732	203,196	298,197	348,627
FHLBank Advances.....	7,512	10,510	19,863	29,617	46,265	56,202
Other Borrowed Money.....	5,328	8,832	17,454	31,099	53,021	51,722
Total Liabilities.....	94,164	125,540	199,256	269,236	405,749	465,629
Regulatory Capital.....	4,276	6,346	11,025	15,034	20,218	16,858

TABLE A10

SELECTED ACTIVITY ITEMS

SAIF-INSURED INSTITUTIONS
(Millions of Dollars)

ITEM	1963	1964	1965	1966	1967	1968	1969
Net Deposit Gain.....	10,744	10,300	8,203	3,533	10,467	7,256	3,884
Net New Deposits Received.....	N.A.	N.A.	N.A.	(552)	6,133	2,741	(1,004)
Loans Closed, Total.....	24,180	23,980	23,309	16,323	19,448	21,298	21,169
Construction Loans, Total....	9,070	8,397	7,614	4,627	5,650	6,564	6,796
1-4 Dwelling Units.....	6,901	6,389	5,793	3,520	4,100	4,762	4,611
5 or More Dwelling Units....	1,185	1,097	995	604	956	1,178	1,372
Nonresidential.....	984	911	826	502	594	624	813
Permanent Loans, Total.....	15,110	15,583	15,696	11,696	13,798	14,734	14,374
1-4 Dwelling Units.....	13,986	14,424	14,529	10,826	12,773	13,787	13,034
5 or More Dwelling Units....	651	671	676	504	638	593	464
Nonresidential.....	473	488	491	366	386	353	426
Land.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	450
Memo: Refinancing Loans.....	4,607	4,503	4,283	2,139	2,263	1,813	1,458
Cash Loan Repayments.....	13,066	14,496	15,258	15,666	16,092	16,779	15,282
Net Secondary Market Purchases	778	667	680	397	1,235	1,641	1,813
Gross Purchases.....	2,326	2,198	2,385	1,186	2,112	2,332	2,331
Gross Sales.....	1,548	1,531	1,705	788	877	690	518
Commitments to Originate Mortgage Loans:							
Made During Period.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Outstanding, End of Period...	2,572	2,549	2,707	1,482	3,004	3,584	2,812
Mortgage Loans Foreclosed:							
During Period.....	570	758	944	1,034	957	565	364
Ratio.....	0.65	0.78	0.89	0.94	0.81	0.45	0.27
Delinquent Mortgage Loans:							
End of Period.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Ratio.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

ITEM	1970	1971	1972	1973	1974	1975	1976
Net Deposit Gain.....	10,843	27,332	31,956	19,943	15,495	42,052	49,729
Net New Deposits Received.....	5,285	20,645	23,895	10,523	4,541	29,297	34,369
Loans Closed, Total.....	20,760	38,341	50,025	48,193	38,051	53,798	88,697
Construction Loans, Total....	7,004	11,631	13,419	11,690	8,708	11,569	16,554
1-4 Dwelling Units.....	4,028	6,638	8,322	8,217	6,348	8,493	12,050
5 or More Dwelling Units....	2,021	3,138	2,944	1,741	1,033	1,360	2,455
Nonresidential.....	955	1,854	2,153	1,731	1,327	1,716	2,049
Permanent Loans, Total.....	13,756	26,711	36,605	36,503	29,342	42,230	72,143
1-4 Dwelling Units.....	12,296	23,422	32,271	32,767	26,514	37,772	60,523
5 or More Dwelling Units....	519	1,252	1,804	1,570	1,053	1,689	4,999
Nonresidential.....	466	1,166	1,481	1,210	984	1,857	5,445
Land.....	475	871	1,049	956	791	912	1,176
Memo: Refinancing Loans.....	1,684	4,115	5,120	3,960	3,200	6,164	12,410
Cash Loan Repayments.....	15,267	21,970	27,141	27,853	25,095	29,610	39,033
Net Secondary Market Purchases	2,636	5,363	6,897	3,772	2,399	3,337	4,349
Gross Purchases.....	3,745	7,529	10,612	7,229	5,904	8,544	12,798
Gross Sales.....	1,108	2,165	3,714	3,457	3,505	5,206	8,449
Commitments to Originate Mortgage Loans:							
Made During Period.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	75,974
Outstanding, End of Period...	4,393	7,237	11,333	9,420	7,419	10,584	14,683
Mortgage Loans Foreclosed:							
During Period.....	321	438	478	577	715	1,086	1,129
Ratio.....	0.22	0.26	0.24	0.25	0.29	0.40	0.36
Delinquent Mortgage Loans:							
End of Period.....	N.A.	N.A.	N.A.	2,171	3,044	4,060	3,290
Ratio.....	N.A.	N.A.	N.A.	0.96	1.25	1.49	1.04

TABLE A10 (Continued)

SELECTED ACTIVITY ITEMS

SAIF-INSURED INSTITUTIONS
(Millions of Dollars)

ITEM	1977	1978	1979	1980	1981	1982	1983
Net Deposit Gain.....	50,190	44,175	38,897	40,956	13,411	37,270	110,215
Net New Deposits Received.....	32,004	23,460	15,029	10,667	(25,405)	(6,425)	63,224
Loans Closed, Total.....	121,375	125,809	114,782	85,160	62,035	60,544	151,073
Construction Loans, Total....	22,571	24,249	22,295	16,660	13,657	16,008	38,724
1-4 Dwelling Units.....	16,982	18,126	16,107	11,075	7,770	6,536	13,840
5 or More Dwelling Units....	3,337	3,954	4,085	3,607	3,623	5,023	12,715
Nonresidential.....	2,252	2,169	2,103	1,978	2,264	4,449	12,169
Permanent Loans, Total.....	98,805	101,560	92,466	68,496	48,399	44,538	112,349
1-4 Dwelling Units.....	84,600	88,299	81,318	60,014	41,265	34,181	83,821
5 or More Dwelling Units....	6,700	6,108	4,817	3,045	2,156	3,115	8,723
Nonresidential.....	5,797	5,328	4,523	4,190	3,638	5,450	14,297
Land.....	1,708	1,825	1,808	1,247	1,340	1,792	5,508
Memo: Refinancing Loans.....	17,615	16,300	12,941	10,605	8,010	10,674	31,804
Cash Loan Repayments.....	50,905	54,835	52,686	43,339	37,433	42,548	71,342
Net Secondary Market Purchases	651	(4,503)	(6,318)	(2,899)	(2,099)	(30,141)	(9,600)
Gross Purchases.....	14,498	10,982	12,003	12,955	10,516	23,313	45,805
Gross Sales.....	13,846	15,485	18,329	15,856	12,613	53,459	55,400
Commitments to Originate Mortgage Loans:							
Made During Period.....	105,973	104,322	94,189	70,521	48,837	50,243	137,282
Outstanding, End of Period...	19,694	18,769	15,921	16,004	15,104	17,894	34,740
Mortgage Loans Foreclosed:							
During Period.....	868	723	683	917	1,563	3,282	4,240
Ratio.....	0.23	0.17	0.15	0.19	0.32	0.68	0.71
Delinquent Mortgage Loans:							
End of Period.....	3,367	3,825	5,420	7,325	11,334	10,160	11,000
Ratio.....	0.90	0.90	1.16	1.48	2.21	2.13	2.11

ITEM	1984	1985	1986	1987	1988	1989
Net Deposit Gain.....	113,913	53,008	55,101	46,365	44,026	(16,158)
Net New Deposits Received.....	57,181	(4,602)	3,344	(1,815)	8,381	73,558
Loans Closed, Total.....	181,302	196,750	265,512	253,407	240,297	189,458
Construction Loans, Total....	43,861	42,211	39,642	36,911	37,244	29,658
1-4 Dwelling Units.....	15,747	17,398	21,327	22,148	24,049	21,368
5 or More Dwelling Units....	11,066	10,016	7,498	6,265	5,506	3,811
Nonresidential.....	17,048	14,797	10,817	8,498	7,689	4,477
Permanent Loans, Total.....	137,442	154,540	225,871	216,497	203,052	159,798
1-4 Dwelling Units.....	95,682	107,777	175,710	173,069	159,066	133,348
5 or More Dwelling Units....	13,150	15,420	19,805	17,681	17,337	11,324
Nonresidential.....	20,069	20,283	21,804	18,666	17,377	9,544
Land.....	8,541	11,061	8,552	7,081	9,272	5,585
Memo: Refinancing Loans.....	31,682	N.A	N.A	71,585	42,428	30,998
Cash Loan Repayments.....	81,455	108,527	162,208	148,303	127,134	117,847
Net Secondary Market Purchases	342	(35,346)	(100,701)	(58,921)	(51,132)	(64,680)
Gross Purchases.....	64,161	62,377	69,058	63,482	55,012	41,172
Gross Sales.....	63,819	97,724	169,759	123,402	106,144	105,853
Commitments to Originate Mortgage Loans:						
Made During Period.....	157,289	179,361	237,791	240,722	232,899	185,629
Outstanding, End of Period...	27,889	30,120	30,472	24,311	24,930	19,256
Mortgage Loans Foreclosed:						
During Period.....	6,163	8,673	13,942	19,121	18,859	18,189
Ratio.....	1.11	1.41	2.15	2.90	2.70	2.92
Delinquent Mortgage Loans:						
End of Period.....	13,934	21,658	32,572	37,739	33,263	36,069
Ratio.....	2.35	3.36	4.97	5.56	4.58	4.92

TABLE A11

SOURCES AND USES OF FUNDS AT SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	1977	1978	1979	1980	1981	1982	1983
TOTAL USES OF FUNDS	63,346	63,385	56,442	51,994	36,206	53,988	119,271
Net Increase In Mortgage Loans and Mortgage Pool Securities	56,745	54,347	47,756	35,719	24,275	7,471	72,259
Loans Closed	121,375	125,809	114,782	85,160	62,035	60,544	151,073
Net Loans Purchased	651	(4,503)	(6,318)	(2,899)	(2,099)	(30,141)	(9,600)
Cash Repayments of Principal	50,905	54,835	52,686	43,339	37,433	42,548	71,342
Net Increase in Mortgage Pool Securities	2,329	3,606	3,882	7,230	6,330	31,037	27,990
Miscellaneous	(16,705)	(15,730)	(11,904)	(10,433)	(4,558)	(11,421)	(25,862)
Net Increase in Nonmortgage Loans	1,596	3,317	5,586	3,250	(1,284)	434	7,948
Consumer Loans	2,089	1,841	5,305	3,139	(1,760)	755	5,864
Commercial Loans	27	13	30	(27)	488	176	2,724
Miscellaneous	(521)	1,463	251	138	(12)	(497)	(640)
Net Increase in Cash and Investment Securities	3,365	5,683	1,611	10,777	4,771	20,074	25,243
Net Increase in Other Assets	1,640	38	1,489	2,248	8,436	26,010	13,821
TOTAL SOURCES OF FUNDS	63,346	63,385	56,442	51,994	36,206	53,988	119,271
Net New Deposit Receipts	32,004	23,460	15,029	10,667	(25,405)	(6,425)	63,224
Accounts Over $100,000	2,204	5,279	13,098	12,611	7,732	8,050	24,734
Other Accounts	29,800	18,181	1,931	(1,944)	(33,137)	(14,475)	38,490
Net Increase in Borrowings	8,643	15,014	12,346	9,576	24,550	8,608	575
FHLBank Advances	4,230	12,081	8,453	6,721	15,889	964	(6,699)
Other Borrowed Money	4,413	2,933	3,893	2,855	8,661	7,644	7,274
Net Increase in Other Liabilities	19,584	21,108	25,598	31,007	41,937	54,173	48,275
Interest Credited	18,189	20,713	23,865	30,287	38,816	43,693	46,990
Other	1,395	395	1,733	720	3,121	10,480	1,285
Net Increase in Equity Capital	3,115	3,796	3,460	738	(4,882)	(2,372)	7,197

ITEM	1984	1985	1986	1987	1988	1989
TOTAL USES OF FUNDS	155,853	84,709	97,743	91,689	104,808	(91,860)
Net Increase In Mortgage Loans and Mortgage Pool Securities	93,148	49,914	57,538	72,902	62,617	(57,109)
Loans Closed	181,302	196,750	265,512	253,407	240,297	189,458
Net Loans Purchased	341	(35,346)	(100,701)	(58,921)	(51,131)	(64,682)
Cash Repayments of Principal	81,455	108,527	162,208	148,303	127,134	117,847
Net Increase in Mortgage Pool Securities	16,738	2,103	43,496	44,391	12,116	(43,793)
Miscellaneous	(23,778)	(5,066)	11,439	17,674	(11,530)	(20,243)
Net Increase in Nonmortgage Loans	17,243	15,302	11,386	5,731	15,574	(5,039)
Consumer Loans	9,027	10,792	6,482	6,465	4,363	(2,870)
Commercial Loans	8,298	5,337	6,220	(242)	10,948	(1,495)
Miscellaneous	(82)	(827)	(1,316)	(493)	263	(673)
Net Increase in Cash and Investment Securities	25,123	5,711	20,933	4,365	18,533	(20,144)
Net Increase in Other Assets	20,340	13,777	7,886	8,692	8,085	(9,569)
TOTAL SOURCES OF FUNDS	155,853	84,709	97,743	91,689	104,808	(91,860)
Net New Deposit Receipts	57,181	(4,602)	(3,344)	(1,815)	(8,381)	(73,558)
Accounts Over $100,000	27,662	(5,595)	8,396	8,103	5,765	(15,889)
Other Accounts	29,519	993	(11,740)	9,917	(14,143)	(57,669)
Net Increase in Borrowings	39,155	20,176	40,105	54,277	51,542	(44,752)
FHLBank Advances	15,074	13,203	16,468	17,519	19,605	(8,317)
Other Borrowed Money	24,080	6,972	23,638	36,760	31,936	(36,435)
Net Increase in Other Liabilities	55,672	60,420	55,674	46,239	54,823	60,959
Interest Credited	53,895	56,968	53,458	48,182	52,405	57,400
Other	1,777	3,452	2,216	(1,943)	2,418	3,559
Net Increase in Equity Capital	3,845	8,715	5,308	(7,011)	6,824	(34,510)

TABLE A12

SOURCES AND USES OF FUNDS AT SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	1986				1987			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
TOTAL USES OF FUNDS	20,996	32,782	20,810	23,155	8,044	31,865	18,858	32,922
Net Increase In Mortgage Loans and Mortgage Pool Securities	10,260	22,364	12,468	12,446	1,360	23,885	22,648	25,009
Loans Closed	44,272	68,880	75,971	76,389	53,083	76,893	64,705	58,726
Net Loans Purchased	(17,713)	(19,492)	(34,768)	(28,728)	(19,221)	(18,706)	(13,526)	(7,468)
Cash Repayments of Principal	27,592	42,237	47,553	44,826	36,691	44,961	36,018	30,633
Net Increase in Mortgage Pool Securities	6,511	16,689	11,059	9,238	5,791	16,151	12,045	10,404
Miscellaneous	4,783	(1,477)	7,759	373	(1,602)	(5,492)	(4,558)	(6,022)
Net Increase in Nonmortgage Loans	2,293	3,989	1,048	4,056	435	1,901	1,688	1,707
Consumer Loans	1,143	2,823	986	1,530	1,134	1,955	1,579	1,797
Commercial Loans	1,201	1,265	1,072	2,682	(666)	137	329	(42)
Miscellaneous	(51)	(99)	(1,010)	(156)	(33)	(191)	(220)	(48)
Net Increase in Cash and Investment Securities	4,061	1,877	6,022	8,973	2,354	2,480	(5,783)	5,314
Net Increase in Other Assets	4,380	4,554	1,269	(2,317)	3,895	3,600	304	893
TOTAL SOURCES OF FUNDS	20,996	32,782	20,810	23,155	8,044	31,865	18,858	32,922
Net New Deposit Receipts	5,643	(3,895)	(1,069)	(4,022)	(8,235)	(7,131)	1,637	11,914
Accounts Over $100,000	4,755	568	1,087	1,986	(3,503)	488	6,073	5,045
Other Accounts	888	(4,463)	(2,156)	(6,008)	(4,732)	(7,619)	(4,436)	6,870
Net Increase in Borrowings	(1,780)	20,258	6,530	15,097	3,958	26,421	8,424	15,474
FHLBank Advances	(1,663)	6,264	3,464	8,403	(2,846)	6,159	3,614	10,592
Other Borrowed Money	(115)	13,993	3,066	6,694	6,804	20,262	4,810	4,884
Net Increase in Other Liabilities	15,313	15,163	13,731	11,466	11,772	13,156	11,100	10,211
Interest Credited	13,529	13,654	13,171	13,103	11,702	11,819	11,799	12,862
Other	1,784	1,509	560	(1,637)	70	1,337	(699)	(2,651)
Net Increase in Equity Capital	1,820	1,256	1,618	614	549	(581)	(2,303)	(4,676)

ITEM	1988				1989			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
TOTAL USES OF FUNDS	12,962	28,934	34,831	28,081	(9,699)	(2,343)	(36,656)	(43,162)
Net Increase In Mortgage Loans and Mortgage Pool Securities	3,180	22,262	23,226	13,949	5,823	(548)	(28,847)	(33,537)
Loans Closed	45,119	65,881	69,654	59,643	48,396	48,914	46,223	45,925
Net Loans Purchased	(9,525)	(14,602)	(12,762)	(14,242)	(11,357)	(12,653)	(18,441)	(22,231)
Cash Repayments of Principal	26,098	34,803	34,894	31,339	26,995	27,795	29,814	33,243
Net Increase in Mortgage Pool Securities	(3,868)	9,875	3,466	2,643	632	(3,878)	(22,809)	(17,738)
Miscellaneous	(2,449)	(4,087)	(2,237)	(2,757)	(4,853)	(5,135)	(4,006)	(6,249)
Net Increase in Nonmortgage Loans	1,375	3,630	1,063	9,506	(1,541)	(546)	(390)	(2,562)
Consumer Loans	682	2,812	503	366	(491)	(634)	(313)	(1,432)
Commercial Loans	901	785	134	9,128	(1,019)	208	(116)	(568)
Miscellaneous	(207)	33	425	12	(32)	(118)	39	(562)
Net Increase in Cash and Investment Securities	6,630	1,125	5,986	4,792	(9,889)	(1,993)	(5,563)	(2,699)
Net Increase in Other Assets	1,776	1,918	4,556	(166)	(4,092)	743	(1,855)	(4,365)
TOTAL SOURCES OF FUNDS	12,962	28,934	34,831	28,081	(9,699)	(2,343)	(36,656)	(43,162)
Net New Deposit Receipts	15,024	(3,213)	(4,864)	(15,328)	(28,258)	(11,351)	(14,053)	(19,896)
Accounts Over $100,000	1,939	2,053	3,419	(1,646)	(2,817)	(4,110)	(4,024)	(4,938)
Other Accounts	13,086	(5,267)	(8,282)	(13,680)	(25,441)	(7,242)	(10,029)	(14,957)
Net Increase in Borrowings	(11,566)	19,528	16,680	26,900	13,626	(896)	(30,217)	(27,265)
FHLBank Advances	(3,327)	4,898	6,273	11,761	11,872	(1,789)	(10,423)	(7,977)
Other Borrowed Money	(8,240)	14,629	10,407	15,140	1,754	894	(19,795)	(19,288)
Net Increase in Other Liabilities	13,136	14,935	14,491	12,261	18,910	14,651	14,523	12,875
Interest Credited	12,476	12,918	13,013	13,998	13,516	14,354	14,639	14,891
Other	660	2,017	1,478	(1,737)	5,394	298	(116)	(2,017)
Net Increase in Equity Capital	(3,632)	(2,315)	8,524	4,247	(13,977)	(4,746)	(6,911)	(8,876)

TABLE A13

SELECTED MONTHLY BALANCE SHEET ITEMS FOR SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	January 1987	February 1987	March 1987	April 1987	May 1987	June 1987
Number of Institutions.....	3,212	3,210	3,203	3,197	3,196	3,191
Total Assets.....	1,160,840	1,162,578	1,171,091	1,180,379	1,195,474	1,202,920
Mortgage Loans.....	651,499	649,275	650,295	652,474	655,515	657,607
Construction.....	59,721	58,701	57,342	56,444	56,280	55,068
Permanent.....	632,535	630,662	633,135	635,979	640,281	644,432
Mortgage-Backed Securities....	161,537	162,114	163,973	170,798	178,876	180,084
Nonmortgage Loans.....	71,863	72,025	72,608	72,934	72,931	74,464
Cash and Investments.....	162,201	163,746	167,561	165,571	168,705	169,996
Total Deposits.....	890,735	891,853	893,537	889,785	893,801	897,999
$100,000 or Less.....	776,389	778,657	780,420	777,770	780,915	784,426
More than $100,000.....	114,346	113,196	113,117	112,015	112,886	113,573
FHLBank Advances.....	95,455	95,072	96,738	98,723	100,504	102,787
Other Borrowed Money.....	96,901	95,257	103,667	111,496	118,804	123,932
Regulatory Capital.....	52,836	53,275	53,137	54,196	53,947	52,856

ITEM	July 1987	August 1987	September 1987	October 1987	November 1987	December 1987
Number of Institutions.....	3,185	3,182	3,178	3,170	3,168	3,147
Total Assets.....	1,207,750	1,216,995	1,218,829	1,239,883	1,246,983	1,250,855
Mortgage Loans.....	659,327	662,792	665,995	671,306	676,537	679,249
Construction.....	54,924	54,982	54,205	54,000	53,254	52,825
Permanent.....	646,358	649,833	654,228	659,488	664,679	668,768
Mortgage-Backed Securities....	182,067	186,101	191,829	197,131	200,039	201,828
Nonmortgage Loans.....	75,054	76,011	75,976	76,431	77,327	77,598
Cash and Investments.....	170,788	170,071	164,034	173,121	170,713	169,717
Total Deposits.....	902,617	904,441	908,907	916,843	922,340	932,616
$100,000 or Less.....	786,942	788,568	789,477	796,455	803,930	808,274
More than $100,000.....	115,675	115,873	119,430	120,387	118,410	124,342
FHLBank Advances.....	102,979	104,191	106,250	109,736	111,283	116,363
Other Borrowed Money.....	123,114	128,141	128,691	136,634	136,178	133,554
Regulatory Capital.....	52,441	52,052	50,382	49,573	49,777	46,382

ITEM	January 1988	February 1988	March 1988	April 1988	May 1988	June 1988
Number of Institutions.....	3,135	3,126	3,118	3,112	3,094	3,092
Total Assets.....	1,254,885	1,257,466	1,261,581	1,274,482	1,285,338	1,289,979
Mortgage Loans.....	681,653	683,020	684,357	689,625	693,782	696,642
Construction.....	51,976	51,523	51,536	51,890	52,003	52,333
Permanent.....	670,968	672,333	674,089	677,093	681,544	684,560
Mortgage-Backed Securities....	201,732	197,811	197,889	202,767	205,053	207,744
Nonmortgage Loans.....	78,300	78,503	78,766	79,852	81,058	82,309
Cash and Investments.....	169,953	174,106	176,386	177,955	179,506	177,533
Total Deposits.....	939,080	946,790	958,471	962,304	963,761	966,750
$100,000 or Less.....	814,301	822,544	832,238	834,643	836,186	838,544
More than $100,000.....	124,779	124,246	126,233	127,661	127,575	128,207
FHLBank Advances.....	114,053	112,725	112,389	113,029	114,994	117,287
Other Borrowed Money.....	132,045	126,727	125,274	131,961	135,703	139,847
Regulatory Capital.....	45,845	45,406	42,892	42,570	43,720	41,531

TABLE A13 (Continued)

SELECTED MONTHLY BALANCE SHEET ITEMS FOR SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	July 1988	August 1988	September 1988	October 1988	November 1988	December 1988
Number of Institutions.....	3,083	3,045	3,025	3,007	2,998	2,949
Total Assets.....	1,299,373	1,311,668	1,323,840	1,332,878	1,332,905	1,350,500
Mortgage Loans.....	702,787	712,343	715,889	722,493	725,262	726,563
Construction.....	52,129	52,300	51,970	51,782	51,741	50,807
Permanent.....	690,954	699,121	702,419	709,008	711,260	713,706
Mortgage-Backed Securities....	208,509	210,573	211,195	211,833	212,512	214,587
Nonmortgage Loans.....	83,146	84,398	83,266	83,527	84,058	92,755
Cash and Investments.....	178,459	175,793	183,178	184,637	179,830	186,986
Total Deposits.....	968,214	968,294	973,742	976,163	971,493	971,680
$100,000 or Less.....	839,684	838,453	842,181	843,208	840,308	841,760
More than $100,000.....	128,530	129,841	131,561	132,955	131,185	129,920
FHLBank Advances.....	118,213	120,677	123,436	124,368	127,548	134,168
Other Borrowed Money.....	144,532	146,110	150,229	153,933	153,495	165,123
Regulatory Capital.....	41,304	47,684	50,412	50,855	51,143	55,185

ITEM	January 1989	February 1989	March 1989	April 1989	May 1989	June 1989
Number of Institutions.....	2,945	2,940	2,938	2,935	2,936	2,934
Total Assets.....	1,334,600	1,336,390	1,337,809	1,342,777	1,344,050	1,336,109
Mortgage Loans.....	757,873	758,013	730,570	763,689	764,759	734,276
Construction.....	50,111	49,770	49,289	49,132	48,920	47,959
Permanent.....	707,762	708,243	710,800	714,556	715,839	715,369
Mortgage-Backed Securities....	211,308	213,090	215,203	216,129	216,256	211,325
Nonmortgage Loans.....	92,132	92,013	91,194	91,623	91,960	90,650
Cash and Investments.....	178,813	177,178	177,039	175,941	174,333	175,188
Total Deposits.....	963,820	957,358	956,663	954,495	955,566	960,073
$100,000 or Less.....	835,116	829,932	829,759	826,890	830,910	837,278
More than $100,000.....	128,704	127,426	126,904	127,605	124,655	122,795
FHLBank Advances.....	135,712	140,089	146,007	148,000	146,520	144,217
Other Borrowed Money.....	163,703	165,586	166,981	170,671	171,848	167,876
Regulatory Capital.....	41,613	41,609	38,565	37,983	36,532	34,050

ITEM	July 1989	August 1989	September 1989	October 1989	November 1989	December 1989
Number of Institutions.....	2,934	2,919	2,903	2,892	2,889	2,878
Total Assets.....	1,329,503	1,315,920	1,298,643	1,286,710	1,277,191	1,249,025
Mortgage Loans.....	762,206	760,786	727,590	748,780	745,091	708,929
Construction.....	47,391	47,365	46,621	45,019	43,752	42,299
Permanent.....	714,815	713,421	708,806	703,761	701,339	691,430
Mortgage-Backed Securities....	204,365	195,309	188,493	181,464	176,386	170,532
Nonmortgage Loans.....	91,086	90,830	90,212	89,187	88,522	87,243
Cash and Investments.....	175,135	171,564	169,487	172,727	172,465	166,023
Total Deposits.....	963,158	960,344	958,901	948,500	946,655	945,656
$100,000 or Less.....	843,020	840,946	840,151	831,451	831,262	832,356
More than $100,000.....	120,139	119,398	118,750	117,050	115,394	113,300
FHLBank Advances.....	141,875	138,331	133,633	130,514	127,671	124,577
Other Borrowed Money.....	159,696	151,303	148,051	145,465	140,791	127,653
Regulatory Capital.....	32,887	32,130	28,316	31,260	30,083	23,583

TABLE A14

SELECTED MONTHLY ACTIVITY ITEMS FOR SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	January 1987	February 1987	March 1987	April 1987	May 1987	June 1987
Net Deposit Gain	403	1,246	1,817	(3,603)	4,059	4,233
Net New Deposit Receipts	(2,081)	(1,106)	(5,048)	(6,056)	1,629	(2,703)
Loans Closed, Total	15,219	15,931	21,933	24,569	24,597	27,727
Construction Loans, Total	2,033	2,443	3,132	2,808	3,135	3,869
1-4 Dwelling Units	1,282	1,363	1,810	1,760	1,963	2,380
5 or More Dwelling Units	292	477	567	462	587	603
Nonresidential	459	603	755	586	585	886
Permanent Loans, Total	13,187	13,487	18,802	21,761	21,461	23,858
1-4 Dwelling Units	10,392	10,690	15,106	18,014	17,916	19,323
5 or More Dwelling Units	1,329	1,134	1,420	1,393	1,557	2,013
Nonresidential	1,110	1,208	1,512	1,717	1,474	1,901
Land	356	455	764	637	514	621
Memo: Refinancing Loans	5,382	5,969	8,701	9,341	8,454	7,759
Cash Loan Repayments	12,541	11,008	13,142	14,680	14,355	15,926
Net Secondary Market Purchases	(6,214)	(6,574)	(7,432)	(5,968)	(5,405)	(7,333)
Gross Purchases	4,831	4,534	4,898	5,755	5,715	6,354
Gross Sales	11,045	11,108	12,330	11,723	11,120	13,687
Commitments to Originate Mortgage Loans:						
Made During Period	14,217	17,176	23,549	24,867	24,653	24,664
Outstanding, End of Period	28,610	30,452	32,630	35,299	36,462	34,791
Mortgage Loans Foreclosed:						
During Period	1,443	1,422	1,527	1,727	1,518	1,379
Ratio	2.25	2.22	3.38	2.69	2.35	2.13
Delinquent Mortgage Loans:						
End of Period	39,835	41,150	40,875	40,622	41,167	40,440
Ratio	6.11	6.34	6.29	6.23	6.28	6.15

ITEM	July 1987	August 1987	September 1987	October 1987	November 1987	December 1987
Net Deposit Gain	6,289	1,954	5,192	8,700	5,788	10,287
Net New Deposit Receipts	3,797	(541)	(1,620)	6,167	3,176	2,571
Loans Closed, Total	23,609	20,509	20,587	20,327	16,875	21,524
Construction Loans, Total	3,388	3,345	3,346	3,123	2,693	3,596
1-4 Dwelling Units	2,226	2,004	2,002	1,942	1,595	1,821
5 or More Dwelling Units	462	575	583	532	487	638
Nonresidential	700	766	761	649	611	1,137
Permanent Loans, Total	20,221	17,165	17,240	17,205	14,182	17,928
1-4 Dwelling Units	16,600	14,072	13,486	13,531	11,452	12,487
5 or More Dwelling Units	1,489	1,365	1,411	1,483	1,031	2,056
Nonresidential	1,545	1,168	1,720	1,564	1,273	2,474
Land	587	560	623	627	426	911
Memo: Refinancing Loans	5,283	4,169	4,268	4,341	3,333	4,585
Cash Loan Repayments	13,595	11,432	10,991	10,588	9,246	10,799
Net Secondary Market Purchases	(5,256)	(4,162)	(4,108)	(1,757)	(1,138)	(4,573)
Gross Purchases	5,110	5,121	5,680	5,088	4,329	6,067
Gross Sales	10,366	9,283	9,788	6,845	5,467	10,640
Commitments to Originate Mortgage Loans:						
Made During Period	20,891	19,537	18,972	19,173	16,216	16,807
Outstanding, End of Period	32,306	32,201	29,534	28,910	27,242	24,311
Mortgage Loans Foreclosed:						
During Period	1,553	1,723	1,547	1,615	1,382	2,285
Ratio	2.39	2.64	2.36	2.44	2.07	3.41
Delinquent Mortgage Loans:						
End of Period	40,936	40,340	39,388	39,089	39,536	37,739
Ratio	6.21	6.09	5.91	5.82	5.84	5.56

TABLE A14 (Continued)

SELECTED MONTHLY ACTIVITY ITEMS FOR SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	January 1988	February 1988	March 1988	April 1988	May 1988	June 1988
Net Deposit Gain	8,030	7,820	11,650	3,816	1,547	4,342
Net New Deposit Receipts	5,452	5,271	4,301	1,179	(1,113)	(3,279)
Loans Closed, Total	13,077	13,664	18,378	19,079	21,236	25,566
Construction Loans, Total	2,064	2,276	3,293	3,323	3,291	3,700
1-4 Dwelling Units	1,255	1,440	1,996	2,078	2,130	2,431
5 or More Dwelling Units	291	323	573	536	483	462
Nonresidential	518	513	724	709	678	807
Permanent Loans, Total	11,013	11,388	15,084	15,756	17,945	21,866
1-4 Dwelling Units	8,209	8,454	11,481	12,567	14,452	17,173
5 or More Dwelling Units	1,163	981	1,339	1,224	1,483	1,811
Nonresidential	1,199	1,409	1,448	1,322	1,388	1,865
Land	442	544	816	643	622	1,017
Memo: Refinancing Loans	2,455	2,682	3,710	3,806	4,155	4,457
Cash Loan Repayments	7,886	8,149	10,063	10,151	11,258	13,394
Net Secondary Market Purchases	(1,078)	(3,620)	(4,827)	(4,300)	(4,109)	(6,193)
Gross Purchases	3,790	3,278	4,363	4,127	4,561	5,966
Gross Sales	4,867	6,898	9,190	8,427	8,670	12,159
Commitments to Originate Mortgage Loans:						
Made During Period	14,136	13,817	19,231	20,337	22,492	23,653
Outstanding, End of Period	21,887	23,234	25,865	27,865	29,644	29,782
Mortgage Loans Foreclosed:						
During Period	1,572	1,341	1,528	1,568	1,195	2,280
Ratio	2.34	1.99	2.26	2.31	1.75	3.32
Delinquent Mortgage Loans:						
End of Period	38,698	38,992	37,533	37,316	37,757	36,453
Ratio	5.68	5.71	5.48	5.41	5.44	5.23

ITEM	July 1988	August 1988	September 1988	October 1988	November 1988	December 1988
Net Deposit Gain	2,330	124	5,696	2,620	(4,224)	274
Net New Deposit Receipts	(356)	(2,629)	(1,879)	(145)	(7,042)	(8,141)
Loans Closed, Total	21,674	24,655	23,325	19,647	18,319	21,677
Construction Loans, Total	2,988	3,450	3,609	2,955	2,906	3,389
1-4 Dwelling Units	1,941	2,403	2,326	2,067	1,861	2,121
5 or More Dwelling Units	523	430	541	365	395	584
Nonresidential	524	617	742	523	650	684
Permanent Loans, Total	18,685	21,206	19,716	16,691	15,413	18,289
1-4 Dwelling Units	15,091	17,165	15,418	13,442	12,246	13,368
5 or More Dwelling Units	1,375	1,645	1,715	1,308	1,388	1,905
Nonresidential	1,397	1,645	1,389	1,376	1,186	1,753
Land	822	751	1,194	565	593	1,263
Memo: Refinancing Loans	3,538	4,014	3,691	3,224	3,097	3,599
Cash Loan Repayments	11,486	11,705	11,703	10,025	9,890	11,424
Net Secondary Market Purchases	(3,759)	(3,018)	(5,985)	(2,702)	(5,187)	(6,353)
Gross Purchases	4,335	5,194	4,706	5,043	4,095	5,554
Gross Sales	8,094	8,212	10,691	7,745	9,282	11,907
Commitments to Originate Mortgage Loans:						
Made During Period	20,686	24,047	20,558	18,482	17,453	18,007
Outstanding, End of Period	29,874	31,097	29,510	28,436	27,955	24,930
Mortgage Loans Foreclosed:						
During Period	1,311	1,329	2,334	1,112	1,080	2,209
Ratio	1.89	1.89	3.30	1.56	1.51	3.08
Delinquent Mortgage Loans:						
End of Period	36,592	36,051	34,336	35,757	36,229	33,263
Ratio	5.21	5.06	4.80	4.95	5.00	4.58

TABLE A14 (Continued)

SELECTED MONTHLY ACTIVITY ITEMS FOR SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	January 1989	February 1989	March 1989	April 1989	May 1989	June 1989
Net Deposit Gain	7,981	(6,426)	(335)	(2,395)	960	4,438
Net New Deposit Receipts	(10,787)	(9,192)	(8,279)	(5,298)	(2,062)	(3,991)
Loans Closed, Total	15,522	13,853	19,021	16,469	16,397	16,048
Construction Loans, Total	2,335	2,102	3,007	2,758	2,906	2,911
1-4 Dwelling Units	1,644	1,615	2,108	1,983	2,049	2,057
5 or More Dwelling Units	327	187	421	311	368	389
Nonresidential	365	299	478	464	489	465
Permanent Loans, Total	13,187	11,752	16,014	13,711	13,491	13,136
1-4 Dwelling Units	10,203	9,242	12,764	11,330	11,189	10,773
5 or More Dwelling Units	1,255	1,153	1,409	1,090	857	848
Nonresidential	1,260	898	1,107	913	901	874
Land	468	458	734	379	545	642
Memo: Refinancing Loans	2,737	2,438	2,952	2,509	2,061	1,820
Cash Loan Repayments	8,872	8,266	9,857	8,755	9,383	9,657
Net Secondary Market Purchases	(1,463)	(4,687)	(5,205)	(2,741)	(3,778)	(6,133)
Gross Purchases	3,915	2,570	3,617	3,533	3,045	3,268
Gross Sales	5,378	7,257	8,822	6,274	6,823	9,401
Commitments to Originate Mortgage Loans:						
Made During Period	14,886	15,529	19,835	15,972	15,125	14,737
Outstanding, End of Period	24,328	25,480	26,583	25,243	23,778	22,058
Mortgage Loans Foreclosed:						
During Period	1,080	1,411	1,343	1,627	2,005	1,593
Ratio	1.68	2.28	2.16	2.52	3.12	2.52
Delinquent Mortgage Loans:						
End of Period	34,552	35,286	34,409	35,791	36,013	34,793
Ratio	4.56	4.66	4.70	4.69	4.71	4.74

ITEM	July 1989	August 1989	September 1989	October 1989	November 1989	December 1989
Net Deposit Gain	3,065	(2,147)	(331)	(3,308)	(1,845)	148
Net New Deposit Receipts	65	(5,301)	(8,817)	(6,345)	(4,786)	(8,765)
Loans Closed, Total	13,448	16,861	15,914	15,836	14,529	15,560
Construction Loans, Total	2,439	2,723	2,363	2,054	1,909	2,151
1-4 Dwelling Units	1,733	1,977	1,730	1,523	1,377	1,572
5 or More Dwelling Units	337	371	240	286	319	255
Nonresidential	368	375	393	244	213	324
Permanent Loans, Total	11,009	14,137	13,551	13,782	12,619	13,409
1-4 Dwelling Units	9,416	12,153	11,839	11,966	11,071	11,402
5 or More Dwelling Units	569	839	739	865	719	981
Nonresidential	567	747	560	552	534	631
Land	458	399	413	399	295	395
Memo: Refinancing Loans	1,587	2,517	2,797	2,837	3,103	3,640
Cash Loan Repayments	8,935	10,508	10,371	10,782	10,505	11,956
Net Secondary Market Purchases	(4,738)	(6,564)	(7,139)	(5,602)	(6,341)	(10,288)
Gross Purchases	2,926	4,251	3,540	3,082	2,885	4,541
Gross Sales	7,664	10,815	10,679	8,684	9,226	14,829
Commitments to Originate Mortgage Loans:						
Made During Period	13,638	16,895	15,584	15,449	14,623	13,356
Outstanding, End of Period	22,245	23,390	23,223	22,884	22,503	19,256
Mortgage Loans Foreclosed:						
During Period	1,259	1,172	1,408	1,114	1,172	3,005
Ratio	2.04	1.80	2.32	1.78	1.88	4.92
Delinquent Mortgage Loans:						
End of Period	35,892	35,934	36,427	35,397	35,884	36,069
Ratio	4.70	4.72	5.01	4.73	4.82	5.09

TABLE A15

CASH AND INVESTMENT SECURITIES HELD BY SAIF-INSURED INSTITUTIONS

(Millions of Dollars)

ITEM	December 1984	December 1985	December 1986	December 1987	March 1988	June 1988
All Securities and Deposits Held Subject to Repurchase Agreements	15,337	11,594	13,177	11,757	11,072	10,903
Other Securities Held	73,669	77,372	90,232	110,495	117,293	116,575
U. S. Government Obligations	28,859	24,212	26,250	34,300	23,770	29,574
Federal Agency Obligations	14,555	15,717	18,457	14,576	12,802	14,477
State and Local Government Obligations	654	1,043	887	1,040	1,125	1,180
Bankers' Acceptances	871	671	786	414	232	305
Commercial Paper	2,878	2,836	4,501	3,837	2,470	3,282
Other Corporate Debt Securities	15,132	17,916	19,574	37,344	52,259	44,627
Shares in Open-End Management Investment Cos	605	811	1,519	1,074	879	973
Other Investment Securities	10,115	14,166	18,258	17,910	23,756	22,157
Loans of Unsecured Day(s) (Federal) Funds	14,777	17,090	15,162	15,382	18,183	18,010
Deposits	28,183	32,345	40,253	26,529	25,246	26,680
Demand and Time Deposits in a FHLBank	11,000	10,537	12,061	7,550	6,940	8,481
Deposits at Federal Reserve Banks	2,208	3,913	5,623	5,729	5,936	6,098
Demand Deposits in FDIC-Insured Commercial Banks	5,576	6,068	6,900	5,867	5,035	4,904
Demand Deposits in All Other Institutions	84	287	368	83	135	86
Time and Savings Deposits in FDIC-Insured Commercial Banks	5,686	6,856	7,213	3,434	2,749	3,019
Time and Savings Deposits in All Other Institutions	3,629	4,684	8,088	3,866	4,451	4,092
Cash on Hand	2,474	2,922	3,750	3,245	3,093	3,226
Other Cash Items and Accrued Interest Receivable on Securities and Deposits	2,323	2,127	2,406	2,539	2,972	2,567
TOTAL CASH, DEPOSITS AND INVESTMENT SECURITIES	136,761	143,449	164,977	169,948	177,862	177,967

ITEM	September 1988	December 1988	March 1989	June 1989	September 1989	December 1989
All Securities and Deposits Held Subject to Repurchase Agreements	11,018	12,950	11,072	8,297	8,159	8,098
Other Securities Held	119,587	126,286	117,293	108,320	104,241	99,067
U. S. Government Obligations	27,968	25,764	23,770	19,081	18,125	18,875
Federal Agency Obligations	13,586	13,512	12,802	12,605	12,191	11,076
State and Local Government Obligations	1,352	1,319	1,125	995	954	981
Bankers' Acceptances	268	444	232	377	421	377
Commercial Paper	3,027	4,649	2,470	2,840	2,510	3,577
Other Corporate Debt Securities	50,244	54,431	52,259	48,045	45,480	39,345
Shares in Open-End Management Investment Cos	1,098	760	879	917	854	845
Other Investment Securities	22,044	25,407	23,756	23,460	23,707	23,991
Loans of Unsecured Day(s) (Federal) Funds	18,181	14,940	18,183	24,529	25,768	25,144
Deposits	28,287	27,740	25,247	28,450	26,533	28,773
Demand and Time Deposits in a FHLBank	8,776	7,793	6,940	9,180	9,657	11,213
Deposits at Federal Reserve Banks	6,506	6,795	5,936	6,265	6,136	6,678
Demand Deposits in FDIC-Insured Commercial Banks	5,866	5,655	5,035	5,066	4,898	5,510
Demand Deposits in All Other Institutions	106	104	135	98	112	61
Time and Savings Deposits in FDIC-Insured Commercial Banks	3,425	3,291	2,749	3,548	2,073	2,725
Time and Savings Deposits in All Other Institutions	3,608	4,102	4,451	4,292	3,657	2,586
Cash on Hand	3,139	3,449	3,093	3,268	3,318	3,496
Other Cash Items and Accrued Interest Receivable on Securities and Deposits	2,822	3,049	2,972	3,191	3,005	3,013
TOTAL CASH, DEPOSITS AND INVESTMENT SECURITIES	183,032	188,450	177,862	176,044	171,021	167,592

TABLE A16

SELECTED OPERATING RATIOS
SAIF-INSURED INSTITUTIONS

(Percent)

A. RETURN ON ASSETS

Year	Annual	First Half	Second Half	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1965	0.67	0.65	0.68	N.A.	N.A.	N.A.	N.A.
1966	0.50	0.57	0.43	N.A.	N.A.	N.A.	N.A.
1967	0.46	0.38	0.53	N.A.	N.A.	N.A.	N.A.
1968	0.60	0.52	0.69	N.A.	N.A.	N.A.	N.A.
1969	0.68	0.63	0.73	N.A.	N.A.	N.A.	N.A.
1970	0.57	0.55	0.59	N.A.	N.A.	N.A.	N.A.
1971	0.71	0.66	0.76	N.A.	N.A.	N.A.	N.A.
1972	0.77	0.76	0.78	N.A.	N.A.	N.A.	N.A.
1973	0.76	0.82	0.68	N.A.	N.A.	N.A.	N.A.
1974	0.54	0.60	0.47	N.A.	N.A.	N.A.	N.A.
1975	0.47	0.43	0.51	N.A.	N.A.	N.A.	N.A.
1976	0.63	0.58	0.68	N.A.	N.A.	N.A.	N.A.
1977	0.77	0.74	0.80	N.A.	N.A.	N.A.	N.A.
1978	0.82	0.81	0.83	N.A.	N.A.	N.A.	N.A.
1979	0.67	0.69	0.65	N.A.	N.A.	N.A.	N.A.
1980	0.14	0.17	0.10	N.A.	N.A.	N.A.	N.A.
1981	-0.73	-0.49	-0.97	N.A.	N.A.	N.A.	N.A.
1982	-0.65	-1.01	-0.29	N.A.	N.A.	N.A.	N.A.
1983	0.27	0.30	0.23	N.A.	N.A.	N.A.	N.A.
1984	0.12	0.24	0.01	0.16	0.31	0.05	-0.03
1985	0.39	0.35	0.43	0.21	0.49	0.41	0.44
1986	0.02	0.33	-0.29	0.58	0.08	-0.01	-0.56
1987	-0.64	-0.30	-0.98	0.03	-0.63	-0.66	-1.30
1988	-1.08	-1.27	-0.66	-1.26	-1.28	-0.61	-1.17
1989	-1.47	-1.13	-1.55	-1.09	-1.17	-1.32	-2.28

B. MORTGAGE PORTFOLIO YIELD

Year	Annual	First Half	Second Half	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1965	5.93	5.92	5.93	N.A.	N.A.	N.A.	N.A.
1966	5.94	5.92	5.97	N.A.	N.A.	N.A.	N.A.
1967	6.01	6.00	6.02	N.A.	N.A.	N.A.	N.A.
1968	6.13	6.08	6.17	N.A.	N.A.	N.A.	N.A.
1969	6.32	6.24	6.40	N.A.	N.A.	N.A.	N.A.
1970	6.56	6.50	6.62	N.A.	N.A.	N.A.	N.A.
1971	6.81	6.75	6.86	N.A.	N.A.	N.A.	N.A.
1972	7.03	6.98	7.07	N.A.	N.A.	N.A.	N.A.
1973	7.22	7.15	7.28	N.A.	N.A.	N.A.	N.A.
1974	7.48	7.40	7.56	N.A.	N.A.	N.A.	N.A.
1975	7.71	7.63	7.78	N.A.	N.A.	N.A.	N.A.
1976	8.00	7.92	8.08	N.A.	N.A.	N.A.	N.A.
1977	8.26	8.19	8.32	N.A.	N.A.	N.A.	N.A.
1978	8.50	8.43	8.57	N.A.	N.A.	N.A.	N.A.
1979	8.86	8.73	8.98	N.A.	N.A.	N.A.	N.A.
1980	9.34	9.21	9.46	N.A.	N.A.	N.A.	N.A.
1981	9.91	9.75	10.07	N.A.	N.A.	N.A.	N.A.
1982	10.68	10.41	10.94	N.A.	N.A.	N.A.	N.A.
1983	11.17	11.04	11.29	N.A.	N.A.	N.A.	N.A.
1984	11.65	11.51	11.80	11.37	11.65	11.76	11.83
1985	11.52	11.65	11.40	11.68	11.62	11.48	11.31
1986	10.65	10.95	10.34	11.08	10.82	10.51	10.17
1987	9.70	9.76	9.64	9.77	9.74	9.62	9.66
1988	9.62	9.60	9.64	9.58	9.61	9.71	9.57
1989	10.32	10.27	10.37	10.20	10.33	10.34	10.39

TABLE A16 (Continued)

SELECTED OPERATING RATIOS
SAIF-INSURED INSTITUTIONS

(Percent)

C. COST OF FUNDS

Year	Annual	First Half	Second Half	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1965	4.25	4.23	4.25	N.A.	N.A.	N.A.	N.A.
1966	4.53	4.38	4.66	N.A.	N.A.	N.A.	N.A.
1967	4.72	4.76	4.66	N.A.	N.A.	N.A.	N.A.
1968	4.74	4.71	4.76	N.A.	N.A.	N.A.	N.A.
1969	4.89	4.82	4.94	N.A.	N.A.	N.A.	N.A.
1970	5.30	5.24	5.36	N.A.	N.A.	N.A.	N.A.
1971	5.38	5.38	5.37	N.A.	N.A.	N.A.	N.A.
1972	5.41	5.39	5.42	N.A.	N.A.	N.A.	N.A.
1973	5.60	5.46	5.72	N.A.	N.A.	N.A.	N.A.
1974	6.14	6.00	6.28	N.A.	N.A.	N.A.	N.A.
1975	6.32	6.31	6.34	N.A.	N.A.	N.A.	N.A.
1976	6.38	6.35	6.40	N.A.	N.A.	N.A.	N.A.
1977	6.44	6.39	6.48	N.A.	N.A.	N.A.	N.A.
1978	6.67	6.54	6.79	N.A.	N.A.	N.A.	N.A.
1979	7.47	7.23	7.71	N.A.	N.A.	N.A.	N.A.
1980	8.94	8.77	9.11	N.A.	N.A.	N.A.	N.A.
1981	10.92	10.31	11.53	N.A.	N.A.	N.A.	N.A.
1982	11.38	11.49	11.27	N.A.	N.A.	N.A.	N.A.
1983	9.83	9.81	9.84	N.A.	N.A.	N.A.	N.A.
1984	10.03	9.77	10.29	9.74	9.80	10.27	10.31
1985	9.19	9.47	8.92	9.58	9.35	9.04	8.79
1986	8.06	8.35	7.76	8.49	8.21	7.99	7.53
1987	7.20	7.09	7.32	7.11	7.06	7.21	7.43
1988	7.49	7.35	7.62	7.38	7.32	7.53	7.71
1989	8.26	8.13	8.39	7.88	8.38	8.49	8.28

D. AVERAGE DIVIDEND RATE PAID

Year	Annual	First Half	Second Half	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1965	4.25	4.24	4.26	N.A	N.A	N.A	N.A
1966	4.48	4.36	4.59	N.A	N.A	N.A	N.A
1967	4.68	4.71	4.65	N.A	N.A	N.A	N.A
1968	4.71	4.68	4.72	N.A	N.A	N.A	N.A
1969	4.81	4.77	4.83	N.A	N.A	N.A	N.A
1970	5.14	5.07	5.20	N.A	N.A	N.A	N.A
1971	5.30	5.27	5.31	N.A	N.A	N.A	N.A
1972	5.37	5.35	5.39	N.A	N.A	N.A	N.A
1973	5.51	5.41	5.59	N.A	N.A	N.A	N.A
1974	5.96	5.84	6.04	N.A	N.A	N.A	N.A
1975	6.21	6.16	6.24	N.A	N.A	N.A	N.A
1976	6.31	6.28	6.34	N.A	N.A	N.A	N.A
1977	6.39	6.35	6.42	N.A	N.A	N.A	N.A
1978	6.56	6.46	6.65	N.A	N.A	N.A	N.A
1979	7.29	7.08	7.50	N.A	N.A	N.A	N.A
1980	8.78	8.57	8.98	N.A	N.A	N.A	N.A
1981	10.71	10.15	11.27	N.A	N.A	N.A	N.A
1982	11.19	11.29	11.08	N.A	N.A	N.A	N.A
1983	9.71	9.68	9.73	N.A	N.A	N.A	N.A
1984	9.92	9.69	10.16	9.70	9.67	10.10	10.22
1985	9.02	9.34	8.71	9.50	9.17	8.84	8.57
1986	7.84	8.15	7.53	8.28	8.01	7.79	7.27
1987	6.92	6.83	7.01	6.87	6.78	6.94	7.08
1988	7.20	7.12	7.27	7.15	7.09	7.21	7.33
1989	7.91	7.74	8.08	7.52	7.95	8.17	7.98

TABLE A17

DEPOSIT BALANCES AT SAIF-INSURED THRIFT INSTITUTIONS
CLASSIFIED BY SAIF INSURANCE COVERAGE

(Amounts in Millions)

End of Year	Total Deposits	Deposits Covered by SAIF Insurance		Deposits Not Covered by SAIF Insurance	
		Amount	Percent of Total	Amount	Percent of Total
1939	1,845	1,716	93.0%	129	7.0%
1940	2,207	2,082	94.3%	125	5.7%
1941	2,599	2,445	94.1%	154	5.9%
1942	2,982	2,855	95.7%	127	4.3%
1943	3,571	3,417	95.7%	154	4.3%
1944	4,319	4,137	95.8%	182	4.2%
1945	5,211	4,941	94.8%	270	5.2%
1946	6,184	5,811	94.0%	373	6.0%
1947	7,177	6,712	93.5%	465	6.5%
1948	8,255	7,716	93.5%	539	6.5%
1949	9,700	9,064	93.4%	636	6.6%
1950	11,374	11,158	98.1%	216	1.9%
1951	13,653	13,323	97.6%	330	2.4%
1952	16,732	16,271	97.2%	461	2.8%
1953	20,252	19,587	96.7%	665	3.3%
1954	24,529	23,746	96.8%	783	3.2%
1955	29,241	28,145	96.3%	1,096	3.7%
1956	34,152	32,875	96.3%	1,277	3.7%
1957	38,773	37,334	96.3%	1,439	3.7%
1958	44,670	42,722	95.6%	1,948	4.4%
1959	51,160	48,797	95.4%	2,363	4.6%
1960	58,662	55,808	95.1%	2,854	4.9%
1961	67,312	64,139	95.3%	3,173	4.7%
1962	76,743	72,535	94.5%	4,208	5.5%
1963	87,526	82,048	93.7%	5,478	6.3%
1964	97,861	92,870	94.9%	4,991	5.1%
1965	106,103	99,052	93.4%	7,051	6.6%
1966	109,772	106,955	97.4%	2,817	2.6%
1967	120,184	116,562	97.0%	3,622	3.0%
1968	127,244	123,184	96.8%	4,060	3.2%
1969	130,995	128,883	98.4%	2,112	1.6%
1970	141,703	137,146	96.8%	4,557	3.2%
1971	169,045	163,450	96.7%	5,595	3.3%
1972	200,970	190,942	95.0%	10,028	5.0%
1973	220,893	209,979	95.1%	10,914	4.9%
1974	236,689	232,336	98.2%	4,353	1.8%
1975	278,774	271,451	97.4%	7,323	2.6%
1976	328,214	316,700	96.5%	11,514	3.5%
1977	378,782	362,816	95.8%	15,966	4.2%
1978	422,194	402,541	95.3%	19,653	4.7%
1979	460,694	430,294	93.4%	30,400	6.6%
1980	503,156	483,030	96.0%	20,126	4.0%
1981	519,937	498,100	95.8%	21,837	4.2%
1982	560,462	534,120	95.3%	26,342	4.7%
1983	671,058	626,097	93.3%	44,961	6.7%
1984	784,724	719,592	91.7%	65,132	8.3%
1985	843,932	780,473	92.5%	63,459	7.5%
1986	890,664	823,626	92.5%	67,038	7.5%
1987	932,611	855,210	91.7%	77,401	8.3%
1988	971,700	892,256	91.8%	79,444	8.2%
1989	945,656	880,431	93.1%	65,225	6.9%

Data prior to 1939 are not available.

Maximum insurance coverage:
1934-49: $5,000
1950-65: $10,000
1966-68: $15,000
1969-73: $20,000
1974-79: $40,000 for nongovernment accounts
$100,000 for government accounts
1980-89: $100,000

TABLE A18

NUMBER AND AVERAGE BALANCE OF MORTGAGE LOANS AND DEPOSIT ACCOUNTS
AT SAIF-INSURED INSTITUTIONS

(Number in thousands; Actual Dollars)

ITEM	1948	1949	1950	1951	1952	1953	1954
Number of:							
Borrowers	2,077	2,328	2,695	3,031	3,458	3,927	4,439
Accounts	6,122	7,076	8,111	9,354	10,806	12,323	13,773
Average Balances:							
Mortgage Loan	3,747	3,882	4,151	4,367	4,654	4,972	5,308
Deposit Account	1,350	1,373	1,402	1,460	1,548	1,643	1,781

ITEM	1955	1956	1957	1958	1959	1960	1961
Number of:							
Borrowers	4,987	5,442	5,839	6,297	6,652	7,157	7,684
Accounts	15,627	17,764	19,788	21,832	24,324	27,129	29,815
Average Balances:							
Mortgage Loan	5,753	6,050	6,354	6,764	7,512	7,938	8,527
Deposit Account	1,871	1,923	1,959	2,046	2,103	2,162	2,258

ITEM	1962	1963	1964	1965	1966	1967	1968
Number of:							
Borrowers	8,213	8,764	9,250	9,622	9,734	9,975	10,210
Accounts	32,243	34,197	36,507	38,266	40,582	42,225	43,557
Average Balances:							
Mortgage Loan	9,199	9,979	10,553	11,051	11,353	11,813	12,415
Deposit Account	2,380	2,559	2,681	2,773	2,705	2,846	2,921

ITEM	1969	1970	1971	1972	1973	1974	1975
Number of:							
Borrowers	10,436	10,638	11,174	11,908	12,486	12,592	13,095
Accounts	45,192	46,537	49,325	52,959	57,504	61,797	67,595
Average Balances:							
Mortgage Loan	13,035	13,728	15,175	16,869	18,075	19,308	20,719
Deposit Account	2,899	3,045	3,427	3,795	3,841	3,819	4,108

ITEM	1976	1977	1978	1979	1980	1981	1982
Number of:							
Borrowers	13,600	14,533	15,148	15,504	15,734	15,806	15,361
Accounts	73,542	79,356	84,772	88,182	92,189	98,740	98,986
Average Balances:							
Mortgage Loan	23,183	25,627	27,960	30,090	31,311	32,231	32,204
Deposit Account	4,442	4,755	4,959	5,211	5,410	5,188	5,556

ITEM	1983	1984	1985	1986	1987	1988	1989
Number of:							
Borrowers	15,293	15,810	14,953	14,143	13,594	13,709	12,535
Accounts	103,214	111,942	111,460	110,137	110,588	110,103	108,282
Average Balances:							
Mortgage Loan	33,764	37,510	43,168	46,359	49,967	52,999	56,556
Deposit Account	6,466	7,008	7,572	8,087	8,433	8,825	8,733

TABLE A19

NUMBER OF FACILITIES AND DEPOSITS OF SAIF-INSURED INSTITUTIONS

Number of Branches	Number of Inst.	Number of Offices	Total Deposits ($ Mill.)	Number of Offices by Deposits (Millions)				
				$0 to $9.9	$10 to $24.9	$25 to $49.9	$50 to $99.9	$100 or More
June 30, 1989								
0	837	837	41,802	86	234	291	168	58
1	447	894	29,151	244	245	239	123	43
2	334	1,002	31,818	300	301	216	141	44
3-5	575	2,772	88,788	723	950	582	393	124
6-9	297	2,454	82,292	556	885	604	287	122
10 or More	444	14,265	663,582	1,886	4,329	4,377	2,615	1,058
TOTALS	2,934	22,224	937,435	3,795	6,944	6,309	3,727	1,449
June 30, 1988								
0	877	877	41,332	86	241	307	187	56
1	476	952	31,904	252	262	553	140	45
2	354	1,063	34,595	306	326	224	155	49
3-5	628	3,048	96,500	835	1,029	619	428	131
6-9	300	2,481	84,615	542	925	588	286	133
10 or More	462	14,322	660,845	2,105	4,332	4,254	2,524	1,094
TOTALS	3,097	22,743	949,791	4,126	7,115	6,245	3,720	1,508
June 30, 1987								
0	920	920	39,059	95	286	306	183	46
1	476	952	30,655	273	257	244	130	42
2	373	1,119	33,874	344	344	234	146	51
3-5	635	3,081	93,827	908	1,027	605	420	117
6-9	313	2,585	80,074	643	937	595	269	131
10 or More	483	14,207	606,129	2,391	4,594	3,941	2,261	981
TOTALS	3,200	22,864	883,616	4,654	7,445	5,925	3,409	1,368
June 30, 1986								
0	945	945	36,534	127	289	320	169	40
1	474	948	29,371	267	255	269	120	37
2	371	1,113	32,803	365	329	229	148	42
3-5	649	3,150	93,858	975	1,049	579	421	126
6-9	323	2,655	83,872	655	950	626	290	134
10 or More	487	13,978	583,433	2,378	4,732	3,734	2,190	944
TOTALS	3,249	22,789	859,871	4,767	7,604	5,757	3,338	1,323

TABLE A20

NUMBER AND ASSETS OF SAIF-INSURED INSTITUTIONS APPROVED FOR MERGER BY THE FEDERAL HOME LOAN BANK BOARD CLASSIFIED BY TYPE OF MERGER

(Mergers in Units; Assets in Billions)

TYPE OF MERGER	1975	1976	1977	1978	1979	1980	1981	1982
Total:								
Number.....	107	86	46	42	43	120	315	483
Assets.....	6.5	4.6	4.0	6.7	5.6	10.1	33.9	61.7
Voluntary:								
Number.....	96	77	37	39	40	88	234	229
Assets.....	5.8	4.3	3.6	6.6	5.3	7.2	18.9	24.2
Supervisory:								
Number.....	9	6	7	2	1	21	54	189
Assets.....	0.1	*	0.1	*	*	1.4	3.4	21.4
SAIF-Assisted:								
Number.....	2	3	2	1	2	11	27	65
Assets.....	0.6	0.3	0.3	0.1	0.3	1.5	11.6	16.1

TYPE OF MERGER	1983	1984	1985	1986	1987	1988	1989
Total:							
Number.....	157	60	77	75	107	222	354
Assets.....	28.9	9.9	23.7	23.7	34.1	109.2	143.4
Voluntary:							
Number.....	90	33	49	45	74	34	36
Assets.....	21.9	5.4	17.4	16.8	27.2	10.5	8.2
Supervisory:							
Number.....	35	14	6	5	4	9	N.A.
Assets.....	2.6	1.0	2.8	0.7	0.4	1.0	N.A.
SAIF-Assisted:							
Number.....	32	13	22	25	29	179	N.A.
Assets.....	4.4	3.5	3.5	6.2	6.5	97.7	N.A.
Transfers to RTC:							
Number.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	318
Assets.....	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	135.1

Notes:
Includes all institutions approved to be merged except for holding company acquisitions.

* - Less than $0.1 billion.
N.A. - Not available.

TABLE A21

SUMMARY OF MEMBERSHIP CHANGES IN THE FEDERAL HOME LOAN BANK SYSTEM

ITEM	1970	1971	1972	1973	1974	1975	1976
Members, Total Beg. of Period.	4,792	4,649	4,522	4,412	4,361	4,340	4,274
Consummated Mergers.....	141	123	119	91	89	106	76
New Members.....	11	11	15	48	74	50	44
Terminations.....	12	13	6	8	6	10	4
Liquidations.....	1	2	0	0	0	0	0

ITEM	1977	1978	1979	1980	1981	1982	1983
Members, Total Beg. of Period.	4,238	4,251	4,242	4,250	4,244	4,029	3,555
Consummated Mergers.....	55	46	47	103	256	499	196
New Members.....	78	50	67	109	51	46	71
Terminations.....	10	13	12	12	9	20	17
Liquidations.....	0	0	0	0	1	1	6

ITEM	1984	1985	1986	1987	1988	1989
Members, Total Beg. of Period.	3,407	3,401	3,492	3,498	3,447	3,286
Consummated Mergers.....	74	83	79	119	233	206
New Members.....	88	193	111	102	95	159
Terminations.....	11	9	5	16	5	20
Liquidations.....	9	10	21	18	18	38

Consummated mergers include institutions disappearing as a result of official merger during year as opposed to merger application approvals. Includes voluntary, supervisory and SAIF-assisted mergers.

Liquidations include FSLIC and voluntary.

TABLE B1

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 1 - BOSTON

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	99	99	99	97	90	89
Total Assets.....	19,972	21,210	25,332	30,221	30,019	25,942
Mortgage Loans.....	12,305	13,389	14,942	16,992	15,870	15,262
Construction.....	599	926	1,175	1,889	1,748	1,221
Permanent.....	12,303	13,093	14,476	15,982	14,716	14,428
Mortgage-Backed Securities....	1,567	1,243	2,908	3,929	4,726	2,862
Nonmortgage Loans.....	1,559	2,021	2,340	2,503	2,501	2,661
Cash and Investments.....	3,281	3,193	3,240	4,452	4,731	3,029
Total Deposits.....	16,165	16,604	18,364	20,785	21,036	19,920
$100,000 or Less.....	14,952	15,193	16,170	18,138	18,137	17,615
More than $100,000.....	1,213	1,412	2,194	2,647	2,899	2,305
FHLBank Advances.....	1,437	1,930	2,384	3,597	2,674	2,254
Other Borrowed Money.....	992	1,024	2,012	3,110	4,023	2,012
Regulatory Capital.....	988	1,190	1,948	2,024	1,738	1,287
Net Deposit Gain.....	1,060	1,219	1,778	2,599	1,689	(773)
Net New Deposits Received.....	(184)	(40)	565	1,435	463	(2,070)
Loans Closed, Total.....	3,877	6,424	10,558	9,290	6,371	5,770
Construction Loans, Total....	491	988	1,379	1,644	1,561	1,051
1-4 Dwelling Units.....	249	548	790	978	943	742
5 or More Dwelling Units....	82	111	170	313	212	122
Nonresidential.....	160	328	418	353	405	186
Permanent Loans, Total.....	3,386	5,436	9,179	7,646	4,810	4,719
1-4 Dwelling Units.....	2,851	4,433	8,224	6,801	4,148	4,316
5 or More Dwelling Units....	105	169	255	199	156	68
Nonresidential.....	227	522	516	524	408	268
Land.....	204	312	184	122	99	68
Memo: Refinancing Loans.....	302	651	3,413	2,909	1,196	928
Cash Loan Repayments.....	1,843	3,144	4,355	4,018	3,162	2,850
Net Secondary Market Purchases						
Gross Purchases.....	683	1,793	2,370	2,767	1,526	1,475
Gross Sales.....	1,638	3,765	6,660	5,512	4,129	4,625
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	8,616	6,329	5,416
Outstanding, End of Period...	968	1,010	1,409	756	699	367
Mortgage Loans Foreclosed:						
During Period.....	41	39	76	59	51	164
Ratio to Ave. Mort. Bal. (%).	0.38	0.30	0.53	0.38	0.33	1.05
Mortgage Loans Foreclosed (#):						
During Period.....	601	419	483	512	364	1,200
Ratio to Ave. No. of Mort.(%)	0.16	0.08	0.14	0.16	0.13	0.46
Delinquent Mortgage Loans:						
End of Period.....	161	171	228	250	485	807
Ratio.....	1.31	1.28	1.53	1.47	3.05	5.16
Interest Income.....	1,788	2,004	2,112	2,293	2,526	2,603
Interest Expense.....	1,529	1,608	1,632	1,771	2,021	2,184
Net Interest Income.....	259	395	480	521	507	420
Less: Provision for Losses....	0	0	0	61	55	152
Non-Interest Income.....	153	203	408	362	339	175
Non-Interest Expense.....	345	458	629	661	718	705
Net Operating Income.....	67	140	261	161	73	(263)
Net Gain on Sale of Assets....	11	57	51	57	41	55
Less: Taxes.....	27	51	102	82	42	(5)
Net Income After Taxes.....	51	146	208	137	71	(204)
Return on Assets.....	0.29	0.73	0.88	0.51	0.25	(0.74)
Cost of Funds.....	9.43	8.57	7.62	7.14	7.49	8.33
Cost of Deposits.....	9.26	8.37	7.32	6.61	7.11	7.80
Mortgage Portfolio Yield.....	11.42	11.30	10.44	9.61	9.75	10.26

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 2 - NEW YORK

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	240	240	234	235	229	228
Total Assets.....	87,180	94,304	104,087	115,141	120,735	115,529
Mortgage Loans.....	42,965	47,128	53,588	61,064	65,454	64,686
Construction.....	2,807	2,942	4,724	5,693	6,475	5,721
Permanent.....	44,311	48,115	52,432	59,262	61,941	61,815
Mortgage-Backed Securities....	13,755	13,494	15,924	16,692	17,423	16,088
Nonmortgage Loans.....	5,692	7,798	7,733	9,503	11,211	10,105
Cash and Investments.....	16,605	17,269	17,961	18,496	17,033	17,242
Total Deposits.....	71,733	76,711	81,833	88,009	91,492	92,351
$100,000 or Less.....	68,140	71,732	74,964	80,191	83,154	84,343
More than $100,000.....	3,594	4,979	6,869	7,818	8,338	8,007
FHLBank Advances.....	4,547	5,064	6,973	8,824	9,044	8,785
Other Borrowed Money.....	6,070	6,711	8,041	10,271	11,822	9,485
Regulatory Capital.....	3,368	4,059	5,178	6,033	6,475	2,811
Net Deposit Gain.....	7,265	4,984	5,112	3,672	4,595	1,313
Net New Deposits Received.....	1,813	(689)	(148)	(1,348)	(1,023)	(4,626)
Loans Closed, Total.....	9,122	13,119	23,917	26,132	22,493	12,404
Construction Loans, Total....	2,258	2,558	3,375	3,238	3,308	1,756
1-4 Dwelling Units.....	1,085	1,337	1,505	1,567	1,635	929
5 or More Dwelling Units....	531	757	970	942	816	442
Nonresidential.....	642	464	900	729	857	385
Permanent Loans, Total.....	6,864	10,560	20,542	22,894	19,185	10,649
1-4 Dwelling Units.....	5,516	8,373	16,859	19,725	16,070	8,710
5 or More Dwelling Units....	490	759	1,704	1,292	996	684
Nonresidential.....	351	811	1,080	1,356	1,537	1,056
Land.....	507	617	898	519	582	199
Memo: Refinancing Loans.....	521	1,240	5,329	4,906	2,236	1,491
Cash Loan Repayments.....	5,194	6,770	11,867	14,169	12,967	8,729
Net Secondary Market Purchases						
Gross Purchases.....	4,738	4,338	5,963	4,844	3,969	3,978
Gross Sales.....	4,762	6,826	13,024	10,773	8,344	7,890
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	23,612	20,140	11,980
Outstanding, End of Period...	2,299	3,706	3,959	3,178	2,902	2,151
Mortgage Loans Foreclosed:						
During Period.....	175	238	300	551	575	725
Ratio to Ave. Mort. Bal. (%).	0.46	0.54	0.60	1.02	0.91	1.11
Mortgage Loans Foreclosed (#):						
During Period.....	2,476	3,099	4,454	4,355	4,166	5,512
Ratio to Ave. No. of Mort.(%)	0.18	0.16	0.35	0.36	0.36	0.52
Delinquent Mortgage Loans:						
End of Period.....	904	1,040	1,266	1,566	1,926	3,661
Ratio.....	2.10	2.21	2.36	2.56	2.94	5.42
Interest Income.....	7,968	8,889	9,078	9,128	10,145	10,220
Interest Expense.....	7,074	7,339	6,970	6,765	7,837	8,238
Net Interest Income.....	894	1,552	2,107	2,364	2,309	1,982
Less: Provision for Losses....	0	0	0	276	373	1,410
Non-Interest Income.....	540	661	832	824	776	540
Non-Interest Expense.....	1,336	1,735	2,035	2,323	2,410	3,201
Net Operating Income.....	98	477	903	590	300	(2,088)
Net Gain on Sale of Assets....	146	296	395	246	194	265
Less: Taxes.....	64	168	321	331	241	185
Net Income After Taxes.....	178	606	976	505	253	(2,009)
Return on Assets.....	0.23	0.66	0.98	0.48	0.22	(1.21)
Cost of Funds.....	9.49	8.54	7.43	6.75	7.11	7.87
Cost of Deposits.....	9.38	8.47	7.30	6.54	6.88	7.61
Mortgage Portfolio Yield.....	11.55	11.71	10.95	9.93	9.85	10.35

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 3 - PITTSBURGH

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	201	198	192	191	186	182
Total Assets.....	34,759	37,850	40,577	45,185	48,118	43,486
Mortgage Loans.....	22,908	24,864	24,237	25,933	28,187	25,735
Construction.....	1,610	1,691	1,853	2,633	3,170	2,174
Permanent.....	22,973	24,652	23,974	25,084	26,518	24,862
Mortgage-Backed Securities....	2,917	2,559	3,468	5,092	5,546	5,485
Nonmortgage Loans.....	1,324	2,346	3,368	4,447	4,882	4,403
Cash and Investments.....	4,768	5,148	6,439	6,132	6,010	5,523
Total Deposits.....	29,694	32,137	33,551	34,898	37,498	35,259
$100,000 or Less.....	28,183	30,211	31,313	32,290	34,293	32,382
More than $100,000.....	1,511	1,926	2,238	2,608	3,205	2,876
FHLBank Advances.....	1,941	2,460	3,379	4,933	4,499	3,528
Other Borrowed Money.....	906	728	740	2,142	2,721	2,467
Regulatory Capital.....	1,548	1,801	2,143	2,479	2,638	1,545
Net Deposit Gain.....	2,746	2,568	2,632	786	2,591	120
Net New Deposits Received.....	662	476	670	(1,061)	548	(2,061)
Loans Closed, Total.....	4,114	4,324	7,298	7,796	7,030	5,214
Construction Loans, Total....	1,026	1,112	1,571	1,731	2,103	1,673
1-4 Dwelling Units.....	715	795	1,119	1,387	1,637	1,347
5 or More Dwelling Units....	109	127	199	151	197	86
Nonresidential.....	202	190	253	192	269	240
Permanent Loans, Total.....	3,089	3,212	5,727	6,065	4,927	3,540
1-4 Dwelling Units.....	2,514	2,549	4,801	5,186	4,029	2,845
5 or More Dwelling Units....	127	176	238	301	226	174
Nonresidential.....	212	228	381	416	440	277
Land.....	236	260	307	162	232	245
Memo: Refinancing Loans.....	281	466	2,175	1,828	712	535
Cash Loan Repayments.....	3,163	3,913	6,932	6,090	4,850	4,267
Net Secondary Market Purchases						
Gross Purchases.....	2,442	2,568	2,375	2,906	2,071	1,096
Gross Sales.....	1,244	1,750	2,849	3,460	2,306	2,208
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	6,942	6,099	4,524
Outstanding, End of Period...	369	601	832	512	587	294
Mortgage Loans Foreclosed:						
During Period.....	88	176	205	243	228	177
Ratio to Ave. Mort. Bal. (%).	0.41	0.74	0.84	0.98	0.85	0.63
Mortgage Loans Foreclosed (#):						
During Period.....	1,708	2,135	2,447	2,679	2,453	1,692
Ratio to Ave. No. of Mort.(%)	0.22	0.18	0.32	0.36	0.37	0.29
Delinquent Mortgage Loans:						
End of Period.....	591	665	731	780	913	759
Ratio.....	2.58	2.67	3.02	3.01	3.24	2.81
Interest Income.....	3,367	3,617	3,649	3,758	4,063	4,105
Interest Expense.....	2,924	2,966	2,835	2,783	3,137	3,264
Net Interest Income.....	442	651	814	975	926	841
Less: Provision for Losses....	0	0	0	135	161	187
Non-Interest Income.....	279	264	331	343	278	240
Non-Interest Expense.....	559	693	787	921	945	1,501
Net Operating Income.....	162	222	358	261	99	(607)
Net Gain on Sale of Assets....	29	70	32	48	37	38
Less: Taxes.....	42	75	117	105	108	92
Net Income After Taxes.....	149	216	272	205	29	(661)
Return on Assets.....	0.46	0.59	0.70	0.49	0.07	(2.51)
Cost of Funds.....	9.52	8.78	7.80	6.97	7.22	7.88
Cost of Deposits.....	9.42	8.64	7.65	6.78	7.01	7.66
Mortgage Portfolio Yield.....	11.47	11.29	10.70	9.99	9.76	9.99

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 4 - ATLANTA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	515	597	608	607	597	589
Total Assets.....	153,290	172,694	183,568	189,388	208,965	195,698
Mortgage Loans.....	94,355	107,095	106,966	105,289	116,578	112,434
Construction.....	10,836	13,242	12,605	12,130	12,331	10,248
Permanent.....	90,647	101,634	101,508	100,272	110,218	106,739
Mortgage-Backed Securities....	17,542	18,083	20,131	29,361	32,269	28,274
Nonmortgage Loans.....	7,624	11,363	14,304	15,385	18,415	17,979
Cash and Investments.....	22,123	22,293	26,703	24,579	25,217	21,641
Total Deposits.....	125,773	140,438	145,617	145,090	156,149	153,338
$100,000 or Less.....	111,426	124,415	128,315	126,636	134,677	133,603
More than $100,000.....	14,346	16,022	17,301	18,454	21,471	19,735
FHLBank Advances.....	9,338	11,030	12,516	16,076	18,553	15,992
Other Borrowed Money.....	10,095	9,761	12,035	15,972	20,805	16,062
Regulatory Capital.....	5,804	8,279	9,849	9,165	10,019	7,173
Net Deposit Gain.....	15,327	8,305	7,280	6,294	9,762	1,251
Net New Deposits Received.....	6,676	(839)	(1,435)	(1,653)	1,148	(7,897)
Loans Closed, Total.....	26,766	31,421	43,251	41,274	36,735	29,949
Construction Loans, Total....	9,366	10,147	9,879	10,183	10,302	7,785
1-4 Dwelling Units.....	5,037	7,739	6,249	6,929	7,548	6,217
5 or More Dwelling Units....	1,398	1,286	992	785	675	388
Nonresidential.....	2,931	3,122	2,638	2,469	2,079	1,180
Permanent Loans, Total.....	17,400	21,274	33,372	31,091	26,433	22,163
1-4 Dwelling Units.....	11,535	14,353	25,115	25,086	20,246	18,062
5 or More Dwelling Units....	436	709	1,022	922	1,020	599
Nonresidential.....	1,650	2,300	2,967	3,493	2,905	1,868
Land.....	3,779	3,912	4,268	1,591	2,263	1,634
Memo: Refinancing Loans.....	3,182	3,579	10,991	8,485	3,970	3,472
Cash Loan Repayments.....	13,612	18,637	29,052	27,374	22,635	21,135
Net Secondary Market Purchases						
Gross Purchases.....	7,594	10,131	12,486	12,088	10,768	8,148
Gross Sales.....	9,442	15,809	23,845	21,110	13,348	19,156
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	39,688	37,281	27,678
Outstanding, End of Period...	5,580	4,965	5,620	4,201	3,936	2,825
Mortgage Loans Foreclosed:						
During Period.....	902	1,024	1,392	1,766	1,783	1,837
Ratio to Ave. Mort. Bal. (%).	1.03	1.01	1.30	1.67	1.61	1.58
Mortgage Loans Foreclosed (#):						
During Period.....	6,373	8,384	10,183	11,257	17,600	11,965
Ratio to Ave. No. of Mort.(%)	0.24	0.21	0.39	0.47	0.75	0.52
Delinquent Mortgage Loans:						
End of Period.....	1,727	3,179	3,774	3,952	3,985	5,028
Ratio.....	1.83	2.97	3.53	3.75	3.42	4.30
Interest Income.....	14,634	16,410	16,301	15,840	17,279	18,478
Interest Expense.....	13,380	14,080	13,235	12,211	13,868	15,316
Net Interest Income.....	1,254	2,328	3,066	3,630	3,411	3,162
Less: Provision for Losses....	0	0	0	722	850	968
Non-Interest Income.....	1,306	1,494	1,866	1,602	1,398	1,151
Non-Interest Expense.....	2,534	3,324	4,089	4,413	4,339	4,488
Net Operating Income.....	28	498	842	95	(379)	(1,142)
Net Gain on Sale of Assets....	170	378	248	448	348	443
Less: Taxes.....	73	278	475	424	247	183
Net Income After Taxes.....	123	599	617	119	(279)	(882)
Return on Assets.....	0.09	0.35	0.36	0.06	(0.14)	(0.57)
Cost of Funds.....	9.99	9.20	8.01	7.08	7.45	8.23
Cost of Deposits.....	9.88	9.01	7.82	6.87	7.22	7.90
Mortgage Portfolio Yield.....	11.44	11.39	10.66	9.81	9.79	10.32

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 5 - CINCINNATI

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	354	377	364	354	346	339
Total Assets.....	64,569	68,093	69,572	71,558	74,771	72,531
Mortgage Loans.....	42,466	44,456	41,723	42,444	44,639	44,523
Construction.....	2,517	2,676	2,649	2,548	2,684	2,564
Permanent.....	41,973	43,981	41,225	41,925	43,307	43,388
Mortgage-Backed Securities....	5,328	5,042	6,589	9,091	9,991	8,623
Nonmortgage Loans.....	2,402	3,256	3,760	4,261	4,664	4,811
Cash and Investments.....	9,747	10,424	12,600	10,879	10,587	10,275
Total Deposits.....	56,394	59,612	58,242	59,022	60,961	61,494
$100,000 or Less.....	52,129	55,396	53,888	54,897	56,503	57,126
More than $100,000.....	4,266	4,216	4,354	4,125	4,458	4,368
FHLBank Advances.....	3,140	3,157	3,615	4,112	4,164	3,417
Other Borrowed Money.....	1,550	1,365	2,936	3,607	4,155	2,750
Regulatory Capital.....	2,546	2,943	3,715	3,927	4,521	3,851
Net Deposit Gain.....	3,529	2,247	1,855	1,166	2,378	300
Net New Deposits Received.....	(425)	(1,797)	(1,798)	(2,051)	(1,050)	(3,353)
Loans Closed, Total.....	7,518	10,620	15,057	14,608	13,092	10,502
Construction Loans, Total....	1,785	2,140	2,297	2,415	2,454	2,254
1-4 Dwelling Units.....	877	1,025	1,463	1,540	1,633	1,493
5 or More Dwelling Units....	285	291	253	234	220	285
Nonresidential.....	623	824	581	642	601	476
Permanent Loans, Total.....	5,732	8,479	12,760	12,193	10,638	8,248
1-4 Dwelling Units.....	4,067	6,344	10,928	10,395	8,744	7,088
5 or More Dwelling Units....	230	440	499	508	417	295
Nonresidential.....	630	1,014	1,033	1,080	1,204	653
Land.....	805	681	300	209	273	212
Memo: Refinancing Loans.....	800	1,241	4,490	3,427	1,269	1,043
Cash Loan Repayments.....	5,648	7,144	11,165	10,113	9,560	7,325
Net Secondary Market Purchases						
Gross Purchases.....	4,353	3,838	4,883	3,495	2,511	2,598
Gross Sales.....	4,789	6,231	9,571	6,163	3,747	5,878
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	15,221	13,096	10,802
Outstanding, End of Period...	723	1,325	1,472	954	921	996
Mortgage Loans Foreclosed:						
During Period.....	308	322	364	479	451	470
Ratio to Ave. Mort. Bal. (%).	0.75	0.74	0.84	1.15	1.04	1.04
Mortgage Loans Foreclosed (#):						
During Period.....	5,801	5,827	5,631	5,379	4,640	5,054
Ratio to Ave. No. of Mort.(%)	0.42	0.28	0.42	0.44	0.40	0.45
Delinquent Mortgage Loans:						
End of Period.....	1,241	1,306	1,390	1,406	1,232	1,576
Ratio.....	2.92	2.94	3.33	3.31	2.76	3.43
Interest Income.....	6,261	6,582	6,384	6,036	6,411	6,717
Interest Expense.....	5,667	5,576	5,046	4,543	4,908	5,207
Net Interest Income.....	593	1,007	1,338	1,490	1,503	1,509
Less: Provision for Losses....	0	0	0	314	210	247
Non-Interest Income.....	485	475	566	545	421	391
Non-Interest Expense.....	1,006	1,270	1,362	1,469	1,438	1,489
Net Operating Income.....	73	209	543	255	277	164
Net Gain on Sale of Assets....	19	70	53	90	144	90
Less: Taxes.....	45	99	192	211	175	119
Net Income After Taxes.....	48	178	402	133	246	135
Return on Assets.....	0.07	0.27	0.59	0.29	0.34	0.17
Cost of Funds.....	9.72	8.88	7.82	7.08	7.17	7.73
Cost of Deposits.....	9.65	8.75	7.65	6.75	6.94	7.54
Mortgage Portfolio Yield.....	11.12	11.14	10.64	9.88	9.75	10.12

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 6 - INDIANAPOLIS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	169	168	166	163	152	148
Total Assets.....	39,074	43,821	47,559	50,854	52,105	49,183
Mortgage Loans.....	21,648	22,769	22,578	22,950	23,984	23,492
Construction.....	506	485	567	728	826	854
Permanent.....	22,006	23,026	22,818	23,085	23,527	23,180
Mortgage-Backed Securities....	6,424	8,376	11,186	12,857	13,435	12,285
Nonmortgage Loans.....	1,498	2,250	2,569	2,830	3,144	3,119
Cash and Investments.....	6,927	7,659	8,414	9,392	8,758	7,595
Total Deposits.....	29,704	30,904	32,230	32,953	33,036	32,130
$100,000 or Less.....	27,496	28,708	29,375	29,852	29,576	28,846
More than $100,000.....	2,208	2,197	2,855	3,100	3,460	3,284
FHLBank Advances.....	4,102	4,914	6,179	7,485	7,489	6,938
Other Borrowed Money.....	3,172	5,492	6,153	6,863	7,678	6,702
Regulatory Capital.....	1,420	1,701	2,090	2,602	2,950	2,373
Net Deposit Gain.....	2,640	1,023	1,229	652	890	(798)
Net New Deposits Received.....	351	(909)	(577)	(998)	(819)	(2,604)
Loans Closed, Total.....	3,678	4,763	8,334	8,210	6,827	6,552
Construction Loans, Total....	500	431	624	830	962	948
1-4 Dwelling Units.....	233	242	364	499	633	679
5 or More Dwelling Units....	75	67	115	118	99	115
Nonresidential.....	192	123	145	214	230	154
Permanent Loans, Total.....	3,178	4,332	7,710	7,380	5,865	5,604
1-4 Dwelling Units.....	2,745	3,815	6,797	6,703	5,224	5,220
5 or More Dwelling Units....	82	68	201	230	190	103
Nonresidential.....	144	199	319	387	390	227
Land.....	206	250	393	61	60	54
Memo: Refinancing Loans.....	359	558	2,350	1,933	811	689
Cash Loan Repayments.....	2,441	2,963	4,831	4,186	3,384	3,305
Net Secondary Market Purchases						
Gross Purchases.....	2,030	2,521	2,954	2,533	2,102	1,629
Gross Sales.....	2,166	3,487	6,378	5,421	3,945	4,751
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	7,979	7,162	6,333
Outstanding, End of Period...	347	759	856	615	804	794
Mortgage Loans Foreclosed:						
During Period.....	152	152	146	172	116	115
Ratio to Ave. Mort. Bal. (%).	0.65	0.69	0.65	0.77	0.50	0.49
Mortgage Loans Foreclosed (#):						
During Period.....	3,523	3,291	3,374	2,685	2,140	1,612
Ratio to Ave. No. of Mort.(%)	0.43	0.27	0.42	0.35	0.29	0.23
Delinquent Mortgage Loans:						
End of Period.....	390	446	416	396	317	377
Ratio.....	1.80	1.96	1.84	1.73	1.32	1.57
Interest Income.....	4,161	4,114	4,330	4,354	4,532	4,619
Interest Expense.....	3,810	3,537	3,656	3,569	3,687	3,890
Net Interest Income.....	351	577	673	784	845	729
Less: Provision for Losses....	0	0	0	76	70	78
Non-Interest Income.....	251	268	392	338	298	301
Non-Interest Expense.....	598	672	759	850	822	820
Net Operating Income.....	5	176	305	196	252	133
Net Gain on Sale of Assets....	71	131	192	133	69	85
Less: Taxes.....	36	84	176	159	130	92
Net Income After Taxes.....	39	223	321	169	189	126
Return on Assets.....	0.10	0.54	0.70	0.35	0.37	0.21
Cost of Funds.....	9.84	9.21	8.49	6.93	7.71	8.28
Cost of Deposits.....	9.52	8.80	7.69	6.86	7.02	7.64
Mortgage Portfolio Yield.....	11.09	11.16	10.98	10.15	9.96	10.15

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 7 - CHICAGO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	356	349	346	339	319	310
Total Assets.....	73,170	75,753	81,443	85,214	84,875	81,038
Mortgage Loans.....	43,466	45,751	46,876	48,082	47,933	46,685
Construction.....	1,510	1,367	1,604	1,385	1,363	1,329
Permanent.....	44,141	46,465	47,244	48,675	47,732	46,602
Mortgage-Backed Securities....	8,715	7,256	9,602	13,036	13,461	11,920
Nonmortgage Loans.....	2,640	3,651	4,205	4,760	4,937	5,043
Cash and Investments.....	11,668	12,246	13,740	12,963	12,762	12,183
Total Deposits.....	63,452	66,130	68,697	69,249	67,977	66,812
$100,000 or Less.....	60,454	62,603	64,703	64,842	63,783	62,695
More than $100,000.....	2,998	3,527	3,994	4,407	4,194	4,117
FHLBank Advances.....	2,855	2,753	3,264	3,806	3,480	2,641
Other Borrowed Money.....	2,515	1,692	2,699	5,272	6,037	5,615
Regulatory Capital.....	2,660	3,574	5,297	5,446	5,891	4,404
Net Deposit Gain.....	5,032	2,522	2,655	1,016	1,941	(324)
Net New Deposits Received.....	403	(2,059)	(1,704)	(2,775)	(1,804)	(4,239)
Loans Closed, Total.....	8,447	9,264	15,415	13,198	11,183	8,822
Construction Loans, Total....	1,095	951	1,173	1,323	1,369	1,160
1-4 Dwelling Units.....	529	582	746	919	978	897
5 or More Dwelling Units....	217	181	205	184	161	104
Nonresidential.....	350	189	222	220	230	159
Permanent Loans, Total.....	7,351	8,312	14,242	11,875	9,814	7,663
1-4 Dwelling Units.....	5,210	6,439	11,495	9,949	8,129	6,412
5 or More Dwelling Units....	675	711	1,506	1,223	907	643
Nonresidential.....	746	573	686	527	551	408
Land.....	720	590	556	176	228	200
Memo: Refinancing Loans.....	830	1,441	5,686	3,509	1,735	1,227
Cash Loan Repayments.....	5,721	7,194	12,933	11,403	8,447	7,601
Net Secondary Market Purchases						
Gross Purchases.....	2,766	4,395	4,999	5,515	2,953	2,196
Gross Sales.....	2,816	4,405	6,940	6,102	3,913	3,912
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	13,071	11,874	8,735
Outstanding, End of Period...	659	979	1,119	1,128	1,196	824
Mortgage Loans Foreclosed:						
During Period.....	419	456	526	449	407	345
Ratio to Ave. Mort. Bal. (%).	1.00	1.02	1.15	0.96	0.86	0.73
Mortgage Loans Foreclosed (#):						
During Period.....	6,362	6,953	6,617	7,184	5,160	4,328
Ratio to Ave. No. of Mort.(%)	0.49	0.36	0.52	0.59	0.45	0.40
Delinquent Mortgage Loans:						
End of Period.....	1,197	1,343	1,361	1,398	1,154	952
Ratio.....	2.75	2.94	2.90	2.91	2.41	1.99
Interest Income.....	7,061	7,311	7,144	7,059	7,266	7,348
Interest Expense.....	6,396	6,127	5,596	5,226	5,415	5,627
Net Interest Income.....	665	1,184	1,547	1,833	1,851	1,721
Less: Provision for Losses....	0	0	0	218	220	291
Non-Interest Income.....	502	561	743	495	439	401
Non-Interest Expense.....	1,238	1,451	1,735	1,812	1,737	1,757
Net Operating Income.....	(70)	294	554	299	332	73
Net Gain on Sale of Assets....	207	235	306	61	49	136
Less: Taxes.....	15	116	233	260	228	170
Net Income After Taxes.....	124	415	626	101	152	39
Return on Assets.....	0.18	0.57	0.81	0.13	0.18	0.06
Cost of Funds.....	9.61	8.77	7.70	7.69	6.95	7.55
Cost of Deposits.....	9.50	8.69	7.61	6.70	6.79	7.35
Mortgage Portfolio Yield.....	11.33	11.26	10.78	9.84	9.73	10.11

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 8 - DES MOINES

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	197	194	192	185	174	174
Total Assets.....	47,664	49,963	52,392	54,648	56,122	50,878
Mortgage Loans.....	28,248	29,197	26,538	26,600	26,878	25,299
Construction.....	1,583	1,547	1,146	1,202	1,142	673
Permanent.....	28,191	28,869	26,541	26,560	26,482	25,107
Mortgage-Backed Securities....	5,906	6,843	9,511	11,041	11,778	11,238
Nonmortgage Loans.....	2,520	3,561	3,914	4,385	4,814	4,410
Cash and Investments.....	6,580	5,661	7,589	7,712	8,152	7,017
Total Deposits.....	38,881	40,546	39,898	40,855	41,696	40,793
$100,000 or Less.....	36,934	38,312	37,535	38,388	39,221	38,599
More than $100,000.....	1,946	2,234	2,362	2,468	2,475	2,193
FHLBank Advances.....	4,174	4,184	5,254	5,902	6,758	4,830
Other Borrowed Money.....	2,199	2,496	4,534	5,215	5,140	4,563
Regulatory Capital.....	1,712	1,785	1,910	1,892	1,764	(99)
Net Deposit Gain.....	3,045	1,665	326	(254)	441	(588)
Net New Deposits Received.....	510	(869)	(2,011)	(2,353)	(1,697)	(2,852)
Loans Closed, Total.....	4,189	4,429	6,125	5,762	4,636	3,660
Construction Loans, Total....	848	713	860	719	722	539
1-4 Dwelling Units.....	405	336	353	333	336	313
5 or More Dwelling Units....	154	159	86	145	110	92
Nonresidential.....	288	217	421	241	275	134
Permanent Loans, Total.....	3,341	3,716	5,265	5,043	3,915	3,120
1-4 Dwelling Units.....	2,367	2,591	4,070	3,632	2,929	2,422
5 or More Dwelling Units....	174	265	347	459	390	241
Nonresidential.....	381	505	777	877	550	413
Land.....	419	354	71	76	45	46
Memo: Refinancing Loans.....	488	672	1,826	1,715	633	588
Cash Loan Repayments.....	3,373	4,100	6,253	4,991	3,747	3,464
Net Secondary Market Purchases						
Gross Purchases.....	3,636	3,093	2,616	2,949	2,000	1,254
Gross Sales.....	3,187	2,534	4,131	2,855	1,738	2,353
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	6,258	4,432	3,177
Outstanding, End of Period...	554	548	955	695	449	196
Mortgage Loans Foreclosed:						
During Period.....	242	422	586	588	670	586
Ratio to Ave. Mort. Bal. (%).	0.88	1.48	2.08	2.26	2.52	2.22
Mortgage Loans Foreclosed (#):						
During Period.....	3,732	4,822	5,061	5,518	4,139	3,965
Ratio to Ave. No. of Mort.(%)	0.43	0.39	0.63	0.76	0.63	0.65
Delinquent Mortgage Loans:						
End of Period.....	659	989	1,059	1,256	1,216	1,315
Ratio.....	2.33	3.39	3.99	4.72	4.52	5.10
Interest Income.....	4,505	4,678	4,550	4,328	4,645	4,728
Interest Expense.....	4,259	4,241	3,990	3,658	3,850	4,033
Net Interest Income.....	246	435	559	670	795	696
Less: Provision for Losses....	0	0	0	251	694	419
Non-Interest Income.....	382	400	378	348	265	249
Non-Interest Expense.....	682	846	909	1,013	974	1,151
Net Operating Income.....	(53)	(12)	28	(247)	(608)	(625)
Net Gain on Sale of Assets....	(2)	66	54	127	71	29
Less: Taxes.....	(17)	8	69	39	18	(5)
Net Income After Taxes.....	(38)	48	14	(160)	(555)	(592)
Return on Assets.....	(0.09)	0.13	0.04	(0.30)	(1.02)	(1.45)
Cost of Funds.....	9.98	9.24	8.20	7.30	7.29	7.95
Cost of Deposits.....	9.83	8.98	7.93	6.90	6.98	7.62
Mortgage Portfolio Yield.....	11.14	11.00	10.41	9.60	9.51	10.08

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 9 - DALLAS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	485	488	492	479	399	379
Total Assets.....	107,727	123,993	131,358	133,171	143,056	118,397
Mortgage Loans.....	64,992	73,654	71,783	62,449	55,116	46,311
Construction.....	17,893	14,611	10,144	6,883	4,042	2,310
Permanent.....	56,543	69,332	71,002	64,522	55,660	46,445
Mortgage-Backed Securities....	9,418	9,270	11,301	16,196	16,824	10,840
Nonmortgage Loans.....	7,115	8,421	8,444	7,562	7,270	6,272
Cash and Investments.....	14,009	14,280	15,909	17,041	30,338	25,371
Total Deposits.....	88,323	100,713	109,255	112,700	111,074	96,632
$100,000 or Less.....	69,462	84,470	96,197	102,960	102,715	90,549
More than $100,000.....	18,861	16,243	13,058	9,740	8,359	6,083
FHLBank Advances.....	5,817	8,736	10,655	13,371	20,743	21,991
Other Borrowed Money.....	7,501	7,128	7,535	10,702	11,886	9,603
Regulatory Capital.....	4,063	4,985	1,632	(5,761)	(3,432)	(12,226)
Net Deposit Gain.....	21,288	13,151	8,957	4,870	(355)	(9,143)
Net New Deposits Received.....	16,209	7,634	3,512	(69)	(5,298)	(13,222)
Loans Closed, Total.....	30,031	31,588	28,613	17,065	13,815	6,480
Construction Loans, Total....	11,735	9,373	5,124	2,743	2,118	1,087
1-4 Dwelling Units.....	4,043	2,950	2,117	1,913	1,632	984
5 or More Dwelling Units....	2,258	1,580	833	193	166	28
Nonresidential.....	5,433	4,843	2,173	637	320	75
Permanent Loans, Total.....	18,297	22,215	23,490	14,322	11,697	5,394
1-4 Dwelling Units.....	7,143	8,274	14,808	9,912	7,732	4,178
5 or More Dwelling Units....	1,579	2,001	1,330	844	611	247
Nonresidential.....	2,470	3,193	2,810	1,741	1,294	526
Land.....	7,105	8,748	4,542	1,826	2,061	444
Memo: Refinancing Loans.....	1,927	2,370	5,290	4,139	1,511	511
Cash Loan Repayments.....	14,182	16,935	18,254	12,110	10,182	7,108
Net Secondary Market Purchases						
Gross Purchases.....	8,809	9,387	8,381	6,469	4,611	2,783
Gross Sales.....	11,542	13,843	15,350	10,653	7,794	3,812
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	10,192	7,928	3,601
Outstanding, End of Period...	6,541	4,406	2,819	1,484	1,181	389
Mortgage Loans Foreclosed:						
During Period.....	1,543	2,647	5,791	8,869	8,773	6,832
Ratio to Ave. Mort. Bal. (%).	2.55	3.82	7.85	12.99	14.30	13.06
Mortgage Loans Foreclosed (#):						
During Period.....	8,048	16,336	21,066	28,112	25,486	17,429
Ratio to Ave. No. of Mort.(%)	0.59	0.85	1.69	2.49	2.55	1.67
Delinquent Mortgage Loans:						
End of Period.....	2,495	4,717	12,348	15,694	11,870	10,591
Ratio.....	3.84	6.40	17.20	25.13	21.54	21.72
Interest Income.....	9,863	11,262	10,439	9,191	8,985	8,617
Interest Expense.....	9,121	10,325	10,249	9,983	10,333	9,977
Net Interest Income.....	741	937	191	(793)	(1,348)	(1,360)
Less: Provision for Losses....	0	0	0	4,353	8,093	3,116
Non-Interest Income.....	1,464	1,798	1,337	328	478	1,629
Non-Interest Expense.....	1,880	2,572	3,509	3,363	2,983	2,283
Net Operating Income.....	326	164	(1,982)	(8,182)	(11,947)	(5,131)
Net Gain on Sale of Assets....	110	352	(1,841)	60	1	(21)
Less: Taxes.....	104	202	(95)	(26)	(62)	(19)
Net Income After Taxes.....	331	312	(3,729)	(8,096)	(11,883)	(5,133)
Return on Assets.....	0.36	0.26	(2.88)	(6.11)	(9.46)	(5.91)
Cost of Funds.....	10.33	9.55	8.44	7.56	7.91	8.56
Cost of Deposits.....	10.33	9.44	8.27	7.34	7.68	8.23
Mortgage Portfolio Yield.....	12.15	11.74	10.04	8.74	8.67	10.38

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 10 - TOPEKA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	177	173	172	167	154	151
Total Assets.....	42,845	47,457	51,951	56,588	60,875	56,455
Mortgage Loans.....	27,516	29,266	27,552	26,619	24,496	22,819
Construction.....	3,582	3,453	2,591	1,805	1,356	887
Permanent.....	26,039	27,599	26,497	26,801	24,089	22,639
Mortgage-Backed Securities....	5,702	7,554	11,119	13,670	14,638	13,262
Nonmortgage Loans.....	2,085	2,555	2,874	2,731	2,796	2,400
Cash and Investments.....	4,727	4,931	6,338	8,642	13,105	12,447
Total Deposits.....	32,827	35,537	38,117	39,824	41,005	40,340
$100,000 or Less.....	28,713	31,459	33,744	34,471	36,880	36,165
More than $100,000.....	4,113	4,078	4,373	5,353	4,125	4,174
FHLBank Advances.....	3,937	4,460	6,017	7,603	9,802	8,293
Other Borrowed Money.....	3,408	4,571	4,967	7,039	7,558	7,319
Regulatory Capital.....	1,727	1,968	2,060	1,381	1,664	(376)
Net Deposit Gain.....	4,681	2,824	2,588	1,841	1,430	(132)
Net New Deposits Received.....	2,540	637	548	(74)	(773)	(2,160)
Loans Closed, Total.....	6,132	5,916	7,537	5,846	4,232	2,849
Construction Loans, Total....	1,973	1,584	1,323	925	628	369
1-4 Dwelling Units.....	790	561	691	534	432	290
5 or More Dwelling Units....	319	213	229	168	35	19
Nonresidential.....	863	810	404	223	162	59
Permanent Loans, Total.....	4,160	4,332	6,214	4,921	3,604	2,481
1-4 Dwelling Units.....	2,490	2,536	4,352	3,634	2,821	2,209
5 or More Dwelling Units....	207	293	338	284	226	67
Nonresidential.....	672	800	982	651	432	181
Land.....	791	702	543	352	124	24
Memo: Refinancing Loans.....	1,004	1,130	2,569	1,594	585	294
Cash Loan Repayments.....	3,970	4,949	6,835	5,628	3,931	3,128
Net Secondary Market Purchases						
Gross Purchases.....	4,800	5,488	7,659	4,758	3,781	2,363
Gross Sales.....	3,239	4,282	8,714	5,839	3,629	2,186
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	5,449	3,879	2,777
Outstanding, End of Period...	881	997	957	392	377	243
Mortgage Loans Foreclosed:						
During Period.....	286	512	848	1,225	1,462	1,888
Ratio to Ave. Mort. Bal. (%).	1.12	1.82	3.00	4.44	5.60	7.98
Mortgage Loans Foreclosed (#):						
During Period.....	3,383	5,734	7,165	7,940	7,769	6,850
Ratio to Ave. No. of Mort.(%)	0.48	0.56	1.14	1.46	1.57	1.48
Delinquent Mortgage Loans:						
End of Period.....	663	1,281	1,841	2,449	2,133	2,134
Ratio.....	2.41	4.38	6.68	9.20	8.71	9.07
Interest Income.....	4,157	4,542	4,468	4,492	4,781	4,661
Interest Expense.....	3,792	3,977	3,937	3,899	4,310	4,300
Net Interest Income.....	365	566	531	593	469	361
Less: Provision for Losses....	0	0	0	793	856	812
Non-Interest Income.....	395	356	553	436	280	329
Non-Interest Expense.....	637	790	923	1,068	962	923
Net Operating Income.....	122	132	160	(830)	(1,068)	(1,045)
Net Gain on Sale of Assets....	(1)	75	(253)	123	149	94
Less: Taxes.....	31	103	139	56	79	(39)
Net Income After Taxes.....	92	105	(232)	(761)	(998)	(912)
Return on Assets.....	0.24	0.23	(0.45)	(1.38)	(1.71)	(2.45)
Cost of Funds.....	10.30	9.45	8.42	7.48	7.79	8.47
Cost of Deposits.....	10.16	9.24	8.04	7.08	7.39	8.01
Mortgage Portfolio Yield.....	11.51	11.19	10.14	9.20	8.96	9.81

TABLE B1 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
DISTRICT 11 - SAN FRANCISCO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	216	239	237	224	209	196
Total Assets.....	269,364	295,359	334,972	375,007	424,354	393,952
Mortgage Loans.....	168,368	184,629	196,048	217,600	252,684	255,723
Construction.....	17,859	18,260	16,946	14,098	13,629	11,517
Permanent.....	162,556	177,553	189,177	213,588	246,238	251,338
Mortgage-Backed Securities....	31,183	30,787	50,238	62,998	65,786	40,771
Nonmortgage Loans.....	8,833	11,423	16,638	17,259	25,954	23,713
Cash and Investments.....	31,962	35,396	40,328	43,128	43,716	38,485
Total Deposits.....	202,968	215,511	235,543	259,366	279,246	275,555
$100,000 or Less.....	148,686	167,065	181,836	199,210	216,480	223,200
More than $100,000.....	54,281	48,445	53,707	60,157	62,765	52,355
FHLBank Advances.....	25,009	29,851	33,539	33,550	39,186	38,298
Other Borrowed Money.....	26,143	29,985	42,094	58,956	78,360	59,910
Regulatory Capital.....	9,747	12,775	14,897	15,402	18,647	11,283
Net Deposit Gain.....	44,777	11,670	20,052	23,207	17,782	(3,141)
Net New Deposits Received.....	31,104	(2,779)	7,052	10,573	3,405	(19,261)
Loans Closed, Total.....	59,775	60,952	89,909	95,818	104,823	82,311
Construction Loans, Total....	11,469	10,940	10,530	9,460	9,721	7,966
1-4 Dwelling Units.....	3,134	3,032	4,245	4,355	5,366	5,308
5 or More Dwelling Units....	3,326	4,137	3,617	2,817	2,485	1,586
Nonresidential.....	5,009	3,771	2,668	2,288	1,870	1,072
Permanent Loans, Total.....	48,306	50,012	79,380	86,357	95,102	74,345
1-4 Dwelling Units.....	28,538	30,756	56,614	66,264	73,197	62,270
5 or More Dwelling Units....	6,580	8,356	12,215	11,114	11,758	7,412
Nonresidential.....	7,526	6,258	8,161	7,122	7,059	2,935
Land.....	5,662	4,642	2,390	1,858	3,088	1,727
Memo: Refinancing Loans.....	17,975	17,072	34,324	34,695	26,196	18,287
Cash Loan Repayments.....	19,337	27,636	45,744	42,539	38,823	38,404
Net Secondary Market Purchases						
Gross Purchases.....	18,106	12,333	12,183	13,482	15,663	8,766
Gross Sales.....	15,285	29,981	43,692	41,068	49,589	40,816
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A	N.A	N.A	96,014	105,971	88,153
Outstanding, End of Period...	8,141	10,045	9,664	9,599	11,144	9,007
Mortgage Loans Foreclosed:						
During Period.....	1,510	2,135	2,947	4,096	3,992	4,656
Ratio to Ave. Mort. Bal. (%).	1.00	1.22	1.58	2.01	1.72	1.81
Mortgage Loans Foreclosed (#):						
During Period.....	10,425	12,426	18,234	18,999	23,588	12,320
Ratio to Ave. No. of Mort.(%)	0.33	0.27	0.66	0.67	0.76	3.17
Delinquent Mortgage Loans:						
End of Period.....	3,102	5,337	6,896	7,601	7,264	8,222
Ratio.....	1.84	2.89	3.52	3.49	2.87	3.13
Interest Income.....	24,892	27,792	28,238	29,409	32,422	37,156
Interest Expense.....	23,573	24,699	23,760	23,949	27,102	32,170
Net Interest Income.....	1,317	3,092	4,476	5,459	5,322	4,986
Less: Provision for Losses....	0	0	0	1,884	2,056	5,480
Non-Interest Income.....	2,942	3,138	3,473	3,258	2,325	4,026
Non-Interest Expense.....	4,080	5,045	6,154	7,048	6,618	7,022
Net Operating Income.....	181	1,188	1,795	(216)	(1,027)	(3,491)
Net Gain on Sale of Assets....	66	689	427	1,239	1,030	(106)
Less: Taxes.....	321	863	1,324	960	580	(116)
Net Income After Taxes.....	(75)	1,010	897	64	(576)	(3,481)
Return on Assets.....	0.00	0.44	0.31	0.03	(0.16)	(1.24)
Cost of Funds.....	10.42	9.47	8.20	7.32	7.63	8.58
Cost of Deposits.....	10.40	9.36	8.02	7.04	7.37	8.26
Mortgage Portfolio Yield.....	12.05	11.87	10.84	9.79	9.66	10.49

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: ALASKA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	5	5	4	3	3	3
Total Assets.....	560	579	550	529	354	286
Mortgage Loans.....	329	362	317	278	220	239
Construction.....	108	121	54	24	19	9
Permanent.....	258	272	276	297	274	231
Mortgage-Backed Securities....	51	18	80	83	17	14
Nonmortgage Loans.....	34	35	26	31	30	21
Cash and Investments.....	114	119	71	68	33	36
Total Deposits.....	412	411	399	406	379	327
$100,000 or Less.....	299	313	323	348	363	317
More than $100,000.....	113	97	76	58	16	10
FHLBank Advances.....	57	108	98	102	53	46
Other Borrowed Money.....	44	9	5	13	4	46
Regulatory Capital.....	31	33	28	(10)	(96)	(141)
Net Deposit Gain.....	43	(1)	30	16	(26)	(44)
Net New Deposits Received.....	10	(32)	3	(6)	(49)	(62)
Loans Closed, Total.....	330	309	237	77	77	31
Construction Loans, Total....	146	122	33	4	6	1
1-4 Dwelling Units.....	98	64	21	4	5	1
5 or More Dwelling Units....	9	5	1	0	0	0
Nonresidential.....	39	53	12	0	0	0
Permanent Loans, Total.....	183	187	204	73	72	29
1-4 Dwelling Units.....	136	134	173	58	65	27
5 or More Dwelling Units....	12	15	3	1	1	2
Nonresidential.....	29	34	24	13	5	0
Land.....	7	4	4	2	0	1
Memo: Refinancing Loans.....	34	37	65	10	11	5
Cash Loan Repayments.....	132	144	100	59	43	39
Net Secondary Market Purchases						
Gross Purchases.....	3	10	0	11	7	0
Gross Sales.....	128	134	179	53	59	30
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	77	82	32
Outstanding, End of Period...	29	26	13	7	2	0
Mortgage Loans Foreclosed:						
During Period.....	1	10	16	22	20	39
Ratio to Ave. Mort. Bal. (%).	0.31	2.89	4.60	7.19	6.51	14.74
Mortgage Loans Foreclosed (#):						
During Period.....	14	82	86	123	88	116
Ratio to Ave. No. of Mort.(%)	0.16	0.74	1.35	2.57	2.31	3.17
Delinquent Mortgage Loans:						
End of Period.....	12	27	55	94	104	65
Ratio.....	3.81	7.44	17.49	33.86	47.50	27.11
Interest Income.....	52	55	50	38	32	22
Interest Expense.....	42	43	43	36	37	26
Net Interest Income.....	10	12	7	1	(4)	(4)
Less: Provision for Losses....	0	0	0	31	52	7
Non-Interest Income.....	11	10	9	7	5	6
Non-Interest Expense.....	17	21	22	20	19	15
Net Operating Income.....	4	0	(5)	(42)	(71)	(21)
Net Gain on Sale of Assets....	1	2	(6)	0	(5)	2
Less: Taxes.....	1	1	(2)	(3)	0	0
Net Income After Taxes.....	3	2	(6)	(40)	(76)	(19)
Return on Assets.....	0.69	0.31	(1.32)	(7.49)	(17.02)	(13.37)
Cost of Funds.....	8.31	8.18	8.40	6.91	7.47	7.50
Cost of Deposits.....	8.38	8.38	7.48	5.96	6.51	7.19
Mortgage Portfolio Yield.....	9.88	10.46	8.48	5.92	6.65	7.01

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: ARIZONA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	10	14	14	12	11	11
Total Assets	15,050	18,648	21,511	24,092	24,157	20,229
Mortgage Loans	6,981	9,607	10,655	11,871	12,083	9,126
Construction	2,855	2,969	3,591	2,460	1,970	1,921
Permanent	5,573	8,122	8,240	10,403	10,984	8,451
Mortgage-Backed Securities	2,628	2,535	3,106	3,406	3,622	3,348
Nonmortgage Loans	1,437	1,824	2,482	2,345	1,986	1,577
Cash and Investments	2,057	2,275	2,409	3,011	2,717	2,749
Total Deposits	10,627	12,882	14,618	16,758	17,393	17,336
$100,000 or Less	8,284	10,395	11,358	13,352	13,377	15,790
More than $100,000	2,342	2,487	3,260	3,405	4,016	1,546
FHLBank Advances	1,530	2,028	2,010	2,236	2,445	1,736
Other Borrowed Money	2,142	2,602	3,560	3,565	3,568	3,265
Regulatory Capital	507	774	1,036	945	113	(2,687)
Net Deposit Gain	3,057	2,255	1,905	1,559	827	(159)
Net New Deposits Received	2,360	1,459	1,102	795	(61)	(919)
Loans Closed, Total	3,332	4,019	4,292	3,683	3,632	1,211
Construction Loans, Total	1,791	1,719	1,314	949	938	342
1-4 Dwelling Units	370	400	485	399	338	244
5 or More Dwelling Units	291	412	206	126	185	59
Nonresidential	1,130	907	623	424	415	39
Permanent Loans, Total	1,541	2,300	2,978	2,734	2,694	869
1-4 Dwelling Units	757	833	1,553	1,463	1,420	586
5 or More Dwelling Units	96	187	210	178	148	41
Nonresidential	347	422	562	543	275	179
Land	342	859	654	551	851	64
Memo: Refinancing Loans	576	632	1,189	1,049	742	266
Cash Loan Repayments	1,184	2,019	3,248	2,636	2,113	1,844
Net Secondary Market Purchases						
Gross Purchases	914	1,464	2,183	2,288	1,598	216
Gross Sales	732	891	2,379	2,056	1,546	466
Commitments to Originate Mortgage Loans:						
Made During Period	N.A	N.A	N.A	3,676	3,180	1,107
Outstanding, End of Period	850	937	581	472	666	147
Mortgage Loans Foreclosed:						
During Period	35	66	264	462	904	2,103
Ratio to Ave. Mort. Bal. (%)	0.57	0.82	2.63	4.14	7.55	19.61
Mortgage Loans Foreclosed (#):						
During Period	394	482	680	1,396	1,530	1,993
Ratio to Ave. No. of Mort.(%)	0.31	0.25	0.54	1.12	1.22	2.26
Delinquent Mortgage Loans:						
End of Period	108	284	647	1,320	1,713	1,524
Ratio	1.54	2.95	6.08	11.12	14.18	16.09
Interest Income	1,320	1,665	1,774	1,808	1,904	1,485
Interest Expense	1,214	1,474	1,506	1,508	1,768	1,661
Net Interest Income	105	191	267	301	136	(176)
Less: Provision for Losses	0	0	0	190	793	1,658
Non-Interest Income	158	192	207	174	100	51
Non-Interest Expense	232	316	542	487	532	565
Net Operating Income	32	66	(68)	(202)	(1,088)	(2,348)
Net Gain on Sale of Assets	50	74	(19)	132	124	(71)
Less: Taxes	14	42	32	1	(77)	(87)
Net Income After Taxes	66	96	(119)	(72)	(887)	(2,332)
Return on Assets	0.44	0.52	(0.55)	(0.30)	(3.61)	(11.11)
Cost of Funds	8.53	8.38	7.44	6.70	7.68	8.56
Cost of Deposits	8.85	8.78	7.76	6.59	7.53	8.57
Mortgage Portfolio Yield	8.65	8.74	8.34	7.23	9.64	9.31

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: ARKANSAS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	39	39	39	37	36	34
Total Assets	7,900	8,398	8,232	6,796	6,485	5,359
Mortgage Loans	5,014	5,322	4,154	3,817	3,421	2,712
Construction	1,646	1,156	529	265	162	66
Permanent	4,109	4,668	3,960	3,914	3,648	2,683
Mortgage-Backed Securities	900	659	673	1,053	1,083	746
Nonmortgage Loans	372	541	286	254	271	253
Cash and Investments	1,005	1,103	2,374	773	750	815
Total Deposits	6,859	7,289	7,234	5,653	5,708	5,476
$100,000 or Less	5,320	6,226	6,318	5,060	5,313	5,170
More than $100,000	1,539	1,063	916	593	395	307
FHLBank Advances	271	475	624	899	1,018	774
Other Borrowed Money	324	240	244	432	399	447
Regulatory Capital	330	302	37	(272)	(744)	(1,427)
Net Deposit Gain	1,078	747	23	(633)	55	(79)
Net New Deposits Received	685	326	(378)	(930)	(223)	(299)
Loans Closed, Total	1,794	1,518	1,198	793	514	357
Construction Loans, Total	735	305	182	88	83	68
1-4 Dwelling Units	142	97	86	69	64	59
5 or More Dwelling Units	288	55	38	4	4	1
Nonresidential	305	153	58	14	15	8
Permanent Loans, Total	1,059	1,213	1,016	706	431	289
1-4 Dwelling Units	325	408	631	577	361	241
5 or More Dwelling Units	66	144	98	40	15	17
Nonresidential	130	185	186	71	46	25
Land	537	476	102	17	10	5
Memo: Refinancing Loans	229	340	362	258	98	58
Cash Loan Repayments	833	962	889	569	403	333
Net Secondary Market Purchases						
Gross Purchases	352	401	372	309	489	39
Gross Sales	506	497	623	558	560	99
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	730	450	288
Outstanding, End of Period	517	452	166	45	44	33
Mortgage Loans Foreclosed:						
During Period	25	164	238	327	276	937
Ratio to Ave. Mort. Bal. (%)	0.54	3.11	4.55	7.96	7.15	28.71
Mortgage Loans Foreclosed (#):						
During Period	254	404	556	527	809	626
Ratio to Ave. No. of Mort.(%)	0.22	0.24	0.55	0.56	0.87	0.86
Delinquent Mortgage Loans:						
End of Period	165	340	639	872	641	276
Ratio	3.29	6.39	15.39	22.85	18.74	10.03
Interest Income	778	813	704	573	513	364
Interest Expense	690	718	649	556	532	387
Net Interest Income	87	93	55	16	(20)	(24)
Less: Provision for Losses	0	0	0	208	334	163
Non-Interest Income	88	88	62	35	27	26
Non-Interest Expense	132	156	165	167	158	105
Net Operating Income	44	23	(48)	(325)	(485)	(265)
Net Gain on Sale of Assets	(21)	(7)	(325)	7	2	(66)
Less: Taxes	3	3	(6)	3	2	2
Net Income After Taxes	20	15	(367)	(320)	(485)	(333)
Return on Assets	0.25	0.17	(4.47)	(4.72)	(7.26)	(7.37)
Cost of Funds	9.23	8.93	7.98	7.96	7.49	8.10
Cost of Deposits	9.29	8.89	7.92	8.30	7.22	7.83
Mortgage Portfolio Yield	9.53	9.87	10.27	7.00	8.51	9.16

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: CALIFORNIA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	200	219	216	206	193	180
Total Assets.....	251,165	273,302	309,298	346,293	395,068	368,841
Mortgage Loans.....	159,568	173,048	183,490	203,730	238,393	244,556
Construction.....	14,862	15,119	13,112	11,340	11,432	10,334
Permanent.....	155,186	167,526	179,160	201,368	233,248	240,932
Mortgage-Backed Securities....	28,084	28,032	46,764	57,991	60,365	35,766
Nonmortgage Loans.....	7,233	9,390	13,992	14,728	23,814	21,990
Cash and Investments.....	29,538	32,466	36,583	39,663	40,444	35,171
Total Deposits.....	189,788	199,908	218,132	239,780	258,856	255,006
$100,000 or Less.....	138,170	154,187	168,065	183,466	200,561	204,498
More than $100,000.....	51,618	45,720	50,067	56,314	58,295	50,507
FHLBank Advances.....	23,241	27,627	31,216	30,939	36,254	36,136
Other Borrowed Money.....	23,856	27,162	37,842	54,337	73,522	55,773
Regulatory Capital.....	9,094	11,833	13,608	14,188	18,253	13,683
Net Deposit Gain.....	41,448	9,246	18,074	21,542	16,796	(3,199)
Net New Deposits Received.....	28,645	(4,207)	6,050	9,816	3,450	(18,366)
Loans Closed, Total.....	56,024	56,453	84,927	91,409	100,456	80,509
Construction Loans, Total....	9,571	9,057	8,984	8,287	8,560	7,408
1-4 Dwelling Units.....	2,695	2,559	3,628	3,820	4,865	4,878
5 or More Dwelling Units....	3,027	3,691	3,375	2,644	2,265	1,504
Nonresidential.....	3,849	2,807	1,981	1,823	1,431	1,026
Permanent Loans, Total.....	46,454	47,396	75,943	83,122	91,895	73,102
1-4 Dwelling Units.....	27,575	29,733	54,728	64,406	71,378	61,400
5 or More Dwelling Units....	6,478	8,131	11,970	10,898	11,568	7,352
Nonresidential.....	7,156	5,806	7,531	6,530	6,742	2,716
Land.....	5,244	3,726	1,713	1,288	2,207	1,634
Memo: Refinancing Loans.....	17,319	16,368	32,913	33,478	25,383	17,944
Cash Loan Repayments.....	17,913	25,208	41,814	39,341	36,226	36,074
Net Secondary Market Purchases						
Gross Purchases.....	17,073	10,792	9,919	10,981	13,904	8,545
Gross Sales.....	14,436	29,061	41,190	38,798	47,819	40,138
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	91,463	101,901	86,409
Outstanding, End of Period...	7,263	9,085	9,014	9,065	10,404	8,814
Mortgage Loans Foreclosed:						
During Period.....	1,455	2,046	2,637	3,602	2,423	2,512
Ratio to Ave. Mort. Bal. (%).	1.01	1.24	1.51	1.51	1.42	1.03
Mortgage Loans Foreclosed (#):						
During Period.....	9,873	11,251	17,285	17,438	21,906	10,131
Ratio to Ave. No. of Mort.(%)	0.33	0.26	0.66	0.65	0.75	0.35
Delinquent Mortgage Loans:						
End of Period.....	2,941	5,000	6,206	6,209	5,478	6,650
Ratio.....	1.84	2.89	3.38	3.05	2.30	2.65
Interest Income.....	23,259	25,798	26,119	27,239	30,112	35,233
Interest Expense.....	22,080	22,949	21,989	22,179	25,015	30,137
Net Interest Income.....	1,177	2,850	4,131	5,061	5,097	5,095
Less: Provision for Losses....	0	0	0	1,692	1,248	3,808
Non-Interest Income.....	2,761	2,919	3,228	3,050	2,178	3,924
Non-Interest Expense.....	3,793	4,666	5,543	6,478	6,003	6,374
Net Operating Income.....	145	1,104	1,817	(60)	22	(1,163)
Net Gain on Sale of Assets....	13	602	446	1,104	901	(47)
Less: Taxes.....	306	817	1,281	937	638	(42)
Net Income After Taxes.....	(147)	888	982	106	284	(1,168)
Return on Assets.....	(0.06)	0.33	0.32	0.03	0.18	(0.66)
Cost of Funds.....	9.31	8.98	7.61	6.79	7.63	8.59
Cost of Deposits.....	9.39	9.06	7.61	6.59	7.36	8.25
Mortgage Portfolio Yield.....	9.24	9.70	8.21	7.09	9.70	10.54

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: COLORADO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	37	37	38	36	35	35
Total Assets.....	13,291	14,195	15,908	14,656	14,790	13,276
Mortgage Loans.....	8,598	9,114	8,208	7,982	6,323	6,097
Construction.....	1,805	1,956	1,251	996	603	351
Permanent.....	7,558	7,954	7,517	7,799	6,085	5,986
Mortgage-Backed Securities....	1,444	1,289	3,689	2,530	2,367	1,904
Nonmortgage Loans.....	751	967	1,121	991	901	797
Cash and Investments.....	1,621	1,756	1,753	2,092	3,843	3,160
Total Deposits.....	10,143	10,810	11,405	10,692	10,290	10,356
$100,000 or Less.....	7,811	8,735	9,283	9,195	9,246	8,566
More than $100,000.....	2,332	2,075	2,122	1,497	1,044	1,790
FHLBank Advances.....	1,104	1,403	1,958	1,979	2,413	1,726
Other Borrowed Money.....	1,077	908	1,436	1,288	1,555	1,258
Regulatory Capital.....	626	736	749	451	254	(350)
Net Deposit Gain.....	1,886	749	690	624	(60)	(35)
Net New Deposits Received.....	1,160	25	48	87	(626)	(549)
Loans Closed, Total.....	2,554	2,489	3,154	2,220	1,373	808
Construction Loans, Total....	1,034	1,015	899	595	312	155
1-4 Dwelling Units.....	346	305	448	289	191	118
5 or More Dwelling Units....	112	129	189	155	19	12
Nonresidential.....	576	581	263	151	102	25
Permanent Loans, Total.....	1,520	1,473	2,254	1,625	1,061	653
1-4 Dwelling Units.....	716	665	1,303	930	717	611
5 or More Dwelling Units....	93	70	114	121	117	11
Nonresidential.....	324	388	531	257	151	22
Land.....	387	350	306	316	76	9
Memo: Refinancing Loans.....	438	446	979	617	248	77
Cash Loan Repayments.....	1,581	1,988	2,565	2,139	1,132	762
Net Secondary Market Purchases						
Gross Purchases.....	1,414	1,381	1,978	1,945	1,242	975
Gross Sales.....	881	1,045	2,939	2,843	1,402	711
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	2,152	1,369	823
Outstanding, End of Period...	386	513	633	147	122	50
Mortgage Loans Foreclosed:						
During Period.....	109	176	228	357	577	761
Ratio to Ave. Mort. Bal. (%).	1.40	1.99	2.61	4.30	7.67	12.47
Mortgage Loans Foreclosed (#):						
During Period.....	721	1,350	1,635	1,600	2,109	1,900
Ratio to Ave. No. of Mort.(%)	0.39	0.53	1.11	1.31	1.78	1.61
Delinquent Mortgage Loans:						
End of Period.....	191	401	407	647	858	975
Ratio.....	2.22	4.40	4.95	8.10	13.58	15.39
Interest Income.....	1,257	1,404	1,342	1,244	1,145	1,114
Interest Expense.....	1,131	1,202	1,154	1,054	1,014	1,055
Net Interest Income.....	125	202	188	191	131	59
Less: Provision for Losses....	0	0	0	204	494	420
Non-Interest Income.....	152	124	96	73	28	53
Non-Interest Expense.....	238	275	304	331	260	269
Net Operating Income.....	40	51	(19)	(272)	(593)	(577)
Net Gain on Sale of Assets....	(10)	19	(64)	51	(5)	32
Less: Taxes.....	3	32	12	(1)	(2)	(71)
Net Income After Taxes.....	26	38	(96)	(220)	(596)	(474)
Return on Assets.....	0.19	0.27	(0.61)	(1.50)	(4.88)	(4.10)
Cost of Funds.....	9.17	9.11	7.76	7.51	7.71	8.30
Cost of Deposits.....	9.34	9.01	7.69	6.98	7.39	7.99
Mortgage Portfolio Yield.....	9.08	9.74	7.56	7.22	8.33	9.92

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: CONNECTICUT

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	35	35	32	28	27	27
Total Assets.....	9,661	10,132	11,254	12,727	12,309	9,536
Mortgage Loans.....	5,600	6,177	6,398	6,537	5,572	5,921
Construction.....	135	177	235	300	175	171
Permanent.....	5,723	6,219	6,397	6,436	5,430	5,824
Mortgage-Backed Securities....	1,120	937	2,133	2,410	3,101	1,481
Nonmortgage Loans.....	546	728	738	780	720	746
Cash and Investments.....	1,818	1,681	1,371	2,403	2,431	886
Total Deposits.....	7,798	7,844	7,770	8,382	8,169	7,136
$100,000 or Less.....	7,411	7,424	7,182	7,453	7,087	6,585
More than $100,000.....	387	420	588	929	1,081	551
FHLBank Advances.....	656	862	976	1,194	867	719
Other Borrowed Money.....	571	661	1,424	2,105	2,498	978
Regulatory Capital.....	423	515	823	813	564	529
Net Deposit Gain.....	454	451	665	1,433	777	(1,021)
Net New Deposits Received.....	(228)	(190)	85	957	316	(1,517)
Loans Closed, Total.....	1,053	1,599	2,303	1,888	859	1,607
Construction Loans, Total....	160	239	343	361	171	122
1-4 Dwelling Units.....	95	150	202	216	88	66
5 or More Dwelling Units....	38	45	69	87	55	22
Nonresidential.....	27	45	72	57	28	34
Permanent Loans, Total.....	893	1,359	1,960	1,528	688	1,485
1-4 Dwelling Units.....	685	1,131	1,724	1,402	604	1,423
5 or More Dwelling Units....	58	53	84	37	11	15
Nonresidential.....	89	89	62	47	43	32
Land.....	60	87	90	41	31	14
Memo: Refinancing Loans.....	81	141	613	464	138	284
Cash Loan Repayments.....	693	885	1,593	1,495	890	862
Net Secondary Market Purchases						
Gross Purchases.....	468	777	865	823	639	183
Gross Sales.....	258	527	526	436	254	574
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	1,920	789	1,134
Outstanding, End of Period...	144	179	208	138	72	78
Mortgage Loans Foreclosed:						
During Period.....	27	17	41	20	9	10
Ratio to Ave. Mort. Bal. (%).	0.51	0.30	0.64	0.32	0.17	0.17
Mortgage Loans Foreclosed (#):						
During Period.....	326	254	194	233	99	117
Ratio to Ave. No. of Mort.(%)	0.21	0.11	0.15	0.21	0.10	0.12
Delinquent Mortgage Loans:						
End of Period.....	68	99	94	85	78	110
Ratio.....	1.21	1.60	1.47	1.29	1.40	1.83
Interest Income.....	924	948	1,002	1,005	1,023	1,060
Interest Expense.....	793	757	773	783	836	890
Net Interest Income.....	131	192	228	221	188	171
Less: Provision for Losses....	0	0	0	10	21	20
Non-Interest Income.....	59	60	68	67	35	38
Non-Interest Expense.....	171	198	224	232	194	176
Net Operating Income.....	21	53	71	46	8	13
Net Gain on Sale of Assets....	5	15	4	26	7	4
Less: Taxes.....	10	12	25	32	14	14
Net Income After Taxes.....	15	58	51	41	2	3
Return on Assets.....	0.16	0.57	0.45	0.32	0.02	0.01
Cost of Funds.....	8.76	8.06	7.54	6.68	7.53	8.47
Cost of Deposits.....	9.08	8.33	7.61	6.11	7.19	7.93
Mortgage Portfolio Yield.....	8.89	9.06	7.88	6.51	9.25	10.10

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: DELAWARE

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	4	4	4	4	4	4
Total Assets.....	318	314	353	435	523	511
Mortgage Loans.....	203	203	217	283	290	187
Construction.....	4	4	8	9	7	7
Permanent.....	204	203	213	278	289	187
Mortgage-Backed Securities....	31	23	18	56	51	133
Nonmortgage Loans.....	21	26	31	25	21	18
Cash and Investments.....	37	37	61	42	126	133
Total Deposits.....	282	281	293	309	325	315
$100,000 or Less.....	270	269	278	292	305	293
More than $100,000.....	12	12	15	18	20	22
FHLBank Advances.....	19	17	38	99	92	79
Other Borrowed Money.....	3	1	0	8	77	89
Regulatory Capital.....	10	10	12	12	20	17
Net Deposit Gain.....	24	(1)	12	16	15	(10)
Net New Deposits Received.....	1	(22)	(3)	1	1	(26)
Loans Closed, Total.....	47	44	121	128	59	48
Construction Loans, Total....	6	5	14	21	10	8
1-4 Dwelling Units.....	4	5	13	20	9	7
5 or More Dwelling Units....	0	0	0	0	0	0
Nonresidential.....	2	0	0	0	1	0
Permanent Loans, Total.....	41	39	108	107	49	40
1-4 Dwelling Units.....	29	25	104	104	43	39
5 or More Dwelling Units....	0	0	0	2	0	0
Nonresidential.....	10	11	2	1	3	0
Land.....	3	2	1	0	3	1
Memo: Refinancing Loans.....	2	4	40	26	3	7
Cash Loan Repayments.....	22	32	73	51	42	39
Net Secondary Market Purchases						
Gross Purchases.....	1	0	1	59	7	1
Gross Sales.....	19	15	39	63	17	112
Commitments to Originate Mortgage Loans:						
Made During Period.....	0	0	0	128	47	34
Outstanding, End of Period...	3	5	38	12	9	4
Mortgage Loans Foreclosed:						
During Period.....	0	0	0	0	0	0
Ratio to Ave. Mort. Bal. (%).	0.21	0.04	0.03	0.08	0.02	0.00
Mortgage Loans Foreclosed (#):						
During Period.....	7	1	3	4	2	5
Ratio to Ave. No. of Mort.(%)	0.09	0.01	0.05	0.06	0.03	0.10
Delinquent Mortgage Loans:						
End of Period.....	1	1	1	1	2	3
Ratio.....	0.69	0.34	0.29	0.33	0.55	1.45
Interest Income.....	31	32	31	33	39	48
Interest Expense.....	30	28	27	27	32	42
Net Interest Income.....	1	3	4	6	7	7
Less: Provision for Losses....	0	0	0	0	0	2
Non-Interest Income.....	6	3	6	6	4	5
Non-Interest Expense.....	6	8	8	11	12	12
Net Operating Income.....	1	(2)	1	1	0	(2)
Net Gain on Sale of Assets....	0	2	1	0	0	1
Less: Taxes.....	0	0	0	0	0	0
Net Income After Taxes.....	1	0	3	0	0	(1)
Return on Assets.....	0.34	(0.02)	0.66	0.01	(0.09)	(0.26)
Cost of Funds.....	9.81	9.48	7.90	6.43	7.05	8.18
Cost of Deposits.....	9.54	9.20	7.87	6.70	7.02	7.77
Mortgage Portfolio Yield.....	9.01	9.16	7.95	6.16	9.71	10.60

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: DISTRICT OF COLUMBIA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	7	6	6	6	5	4
Total Assets	4,046	3,913	4,267	4,423	2,840	2,870
Mortgage Loans	2,398	2,300	2,279	2,453	1,971	1,961
Construction	137	111	96	96	49	74
Permanent	2,424	2,335	2,269	2,451	1,947	1,925
Mortgage-Backed Securities	826	865	1,193	1,207	328	394
Nonmortgage Loans	43	77	82	99	123	155
Cash and Investments	355	340	424	365	175	156
Total Deposits	3,020	2,904	2,812	2,841	1,828	1,842
$100,000 or Less	2,387	2,357	2,322	2,415	1,536	1,479
More than $100,000	633	548	490	426	292	363
FHLBank Advances	456	423	605	632	274	199
Other Borrowed Money	454	399	496	569	333	429
Regulatory Capital	55	122	246	270	338	341
Net Deposit Gain	334	121	(93)	(81)	62	133
Net New Deposits Received	141	(61)	(268)	(253)	(52)	26
Loans Closed, Total	486	330	360	418	506	493
Construction Loans, Total	79	95	66	69	32	52
1-4 Dwelling Units	55	44	48	14	20	46
5 or More Dwelling Units	0	5	1	0	0	0
Nonresidential	23	46	17	54	12	6
Permanent Loans, Total	407	234	294	349	474	442
1-4 Dwelling Units	288	176	242	262	387	359
5 or More Dwelling Units	5	12	3	2	3	3
Nonresidential	61	40	49	70	75	68
Land	53	7	0	15	8	12
Memo: Refinancing Loans	74	51	119	165	104	63
Cash Loan Repayments	327	353	679	667	258	222
Net Secondary Market Purchases						
Gross Purchases	665	516	294	556	379	103
Gross Sales	390	340	117	112	75	237
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	438	486	387
Outstanding, End of Period	78	55	57	82	23	60
Mortgage Loans Foreclosed:						
During Period	5	8	7	7	12	9
Ratio to Ave. Mort. Bal. (%)	0.23	0.34	0.30	0.30	0.74	0.47
Mortgage Loans Foreclosed (#):						
During Period	79	107	71	74	130	23
Ratio to Ave. No. of Mort.(%)	0.12	0.12	0.13	0.15	0.35	0.07
Delinquent Mortgage Loans:						
End of Period	39	33	25	23	32	29
Ratio	1.61	1.44	1.08	0.95	1.63	1.43
Interest Income	363	390	380	370	217	260
Interest Expense	364	358	320	301	182	199
Net Interest Income	1	33	60	70	34	61
Less: Provision for Losses	0	0	0	1	2	1
Non-Interest Income	35	37	31	30	32	20
Non-Interest Expense	59	70	82	104	86	75
Net Operating Income	(25)	(1)	8	(7)	(21)	5
Net Gain on Sale of Assets	3	2	13	10	10	36
Less: Taxes	3	1	7	6	(5)	16
Net Income After Taxes	(24)	(1)	15	(1)	(7)	25
Return on Assets	(0.59)	(0.02)	0.32	(0.03)	(0.23)	0.76
Cost of Funds	9.24	9.61	8.11	7.40	7.20	8.24
Cost of Deposits	9.38	9.40	8.25	7.32	7.04	7.91
Mortgage Portfolio Yield	8.26	8.55	7.35	6.25	9.20	10.43

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: FLORIDA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	123	143	150	148	144	140
Total Assets.....	75,419	81,169	82,938	80,129	88,616	79,126
Mortgage Loans.....	44,188	47,679	45,310	40,863	45,779	41,383
Construction.....	5,501	6,161	5,532	4,506	4,489	3,423
Permanent.....	42,372	44,937	42,620	38,884	43,332	39,395
Mortgage-Backed Securities....	8,361	8,950	9,145	13,051	14,789	12,818
Nonmortgage Loans.....	4,041	6,019	7,414	6,707	7,600	7,421
Cash and Investments.....	12,854	11,563	13,336	12,568	12,807	10,685
Total Deposits.....	60,823	63,635	64,124	60,467	65,397	61,482
$100,000 or Less.....	53,595	55,858	56,372	51,394	54,719	52,321
More than $100,000.....	7,227	7,777	7,752	9,072	10,678	9,161
FHLBank Advances.....	4,741	5,772	6,130	7,331	8,048	6,247
Other Borrowed Money.....	5,746	6,058	6,823	7,786	10,201	8,052
Regulatory Capital.....	3,010	4,191	4,436	3,315	3,577	2,066
Net Deposit Gain.....	8,102	2,553	2,523	2,918	3,820	(483)
Net New Deposits Received.....	3,998	(1,621)	(1,221)	(338)	340	(4,108)
Loans Closed, Total.....	11,018	11,204	12,984	12,797	12,183	9,923
Construction Loans, Total....	4,239	4,053	3,502	3,535	3,721	2,897
1-4 Dwelling Units.....	2,031	2,118	1,989	2,565	2,821	2,424
5 or More Dwelling Units....	640	501	404	292	225	110
Nonresidential.....	1,568	1,434	1,109	678	675	363
Permanent Loans, Total.....	6,779	7,151	9,483	9,262	8,462	7,026
1-4 Dwelling Units.....	3,932	4,356	6,738	7,155	6,558	5,870
5 or More Dwelling Units....	165	194	251	242	242	156
Nonresidential.....	668	928	1,055	1,264	976	457
Land.....	2,015	1,673	1,440	602	686	544
Memo: Refinancing Loans.....	1,780	1,224	3,174	2,351	1,329	1,223
Cash Loan Repayments.....	5,609	7,330	10,631	9,711	8,151	7,657
Net Secondary Market Purchases						
Gross Purchases.....	3,499	4,547	5,573	5,132	4,223	2,544
Gross Sales.....	3,756	5,449	7,319	6,909	3,898	7,335
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	12,447	11,550	9,724
Outstanding, End of Period...	2,433	2,266	1,965	1,453	1,468	1,034
Mortgage Loans Foreclosed:						
During Period.....	308	644	811	978	907	934
Ratio to Ave. Mort. Bal. (%).	0.74	1.38	1.73	2.25	2.09	2.07
Mortgage Loans Foreclosed (#):						
During Period.....	3,263	4,207	5,147	5,326	4,876	5,088
Ratio to Ave. No. of Mort.(%)	0.29	0.26	0.51	0.65	0.58	0.58
Delinquent Mortgage Loans:						
End of Period.....	978	1,941	2,185	2,164	2,028	2,121
Ratio.....	2.21	4.07	4.82	5.30	4.43	4.95
Interest Income.....	7,088	7,718	7,277	6,733	7,080	7,460
Interest Expense.....	6,490	6,727	6,051	5,343	5,903	6,426
Net Interest Income.....	599	991	1,226	1,390	1,177	1,034
Less: Provision for Losses....	0	0	0	401	416	508
Non-Interest Income.....	601	652	792	638	500	377
Non-Interest Expense.....	1,270	1,599	1,928	1,903	1,831	1,876
Net Operating Income.....	(72)	44	91	(276)	(570)	(973)
Net Gain on Sale of Assets....	117	215	27	259	129	142
Less: Taxes.....	19	102	159	116	44	(7)
Net Income After Taxes.....	27	158	(41)	(135)	(485)	(823)
Return on Assets.....	0.04	0.19	(0.05)	(0.17)	(0.57)	(1.11)
Cost of Funds.....	9.12	8.91	7.85	7.07	7.46	8.26
Cost of Deposits.....	9.13	8.83	7.71	6.95	7.18	7.91
Mortgage Portfolio Yield.....	9.18	9.32	8.98	7.59	9.46	10.05

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: GEORGIA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	65	65	67	69	71	69
Total Assets.....	13,475	14,715	16,164	18,222	20,222	18,765
Mortgage Loans.....	8,856	9,320	9,454	10,319	10,893	10,442
Construction.....	1,032	1,304	1,153	1,188	1,260	1,032
Permanent.....	8,352	8,609	8,829	9,712	10,098	9,841
Mortgage-Backed Securities....	1,231	1,727	2,346	3,510	4,216	3,211
Nonmortgage Loans.....	840	1,274	1,386	1,510	1,807	1,904
Cash and Investments.....	1,599	1,512	1,894	1,713	1,982	1,870
Total Deposits.....	11,672	12,341	13,221	13,736	14,408	14,319
$100,000 or Less.....	10,569	11,227	11,995	12,477	12,846	12,976
More than $100,000.....	1,103	1,114	1,225	1,259	1,561	1,343
FHLBank Advances.....	765	867	879	1,531	1,938	1,810
Other Borrowed Money.....	314	670	941	1,784	2,572	1,559
Regulatory Capital.....	527	594	821	908	991	773
Net Deposit Gain.....	674	667	681	383	657	84
Net New Deposits Received.....	(159)	(161)	(136)	(396)	(194)	(801)
Loans Closed, Total.....	3,190	3,910	5,367	5,378	4,271	3,585
Construction Loans, Total....	1,132	1,268	1,198	1,274	1,290	1,037
1-4 Dwelling Units.....	742	876	965	983	1,013	804
5 or More Dwelling Units....	154	161	86	83	69	65
Nonresidential.....	235	231	147	208	209	168
Permanent Loans, Total.....	2,058	2,643	4,169	4,104	2,980	2,548
1-4 Dwelling Units.....	1,418	1,876	3,389	3,407	2,333	2,126
5 or More Dwelling Units....	57	142	191	137	98	91
Nonresidential.....	259	266	286	392	336	194
Land.....	325	359	302	168	213	137
Memo: Refinancing Loans.....	318	541	1,627	1,067	506	412
Cash Loan Repayments.....	1,439	1,939	2,852	3,404	2,532	2,404
Net Secondary Market Purchases						
Gross Purchases.....	243	281	757	807	682	710
Gross Sales.....	1,141	1,842	3,352	2,041	1,963	2,346
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	4,419	3,896	2,994
Outstanding, End of Period...	407	344	407	255	241	214
Mortgage Loans Foreclosed:						
During Period.....	24	75	95	137	129	186
Ratio to Ave. Mort. Bal. (%).	0.28	0.82	1.03	1.38	1.23	1.73
Mortgage Loans Foreclosed (#):						
During Period.....	428	662	864	1,052	1,176	1,367
Ratio to Ave. No. of Mort.(%)	0.14	0.14	0.28	0.36	0.41	0.50
Delinquent Mortgage Loans:						
End of Period.....	123	176	236	294	362	487
Ratio.....	1.38	1.89	2.50	2.85	3.32	4.48
Interest Income.....	1,330	1,440	1,445	1,477	1,703	1,791
Interest Expense.....	1,224	1,223	1,156	1,129	1,341	1,455
Net Interest Income.....	106	219	288	348	362	336
Less: Provision for Losses....	0	0	0	45	58	79
Non-Interest Income.....	139	173	206	197	155	135
Non-Interest Expense.....	243	305	379	400	415	424
Net Operating Income.....	3	87	116	98	44	(32)
Net Gain on Sale of Assets....	8	9	44	10	25	25
Less: Taxes.....	6	36	54	47	32	19
Net Income After Taxes.....	5	60	106	60	38	(26)
Return on Assets.....	0.03	0.41	0.66	0.33	0.20	(0.70)
Cost of Funds.....	9.60	8.80	7.67	6.61	7.44	7.92
Cost of Deposits.....	9.68	8.81	7.63	6.77	7.23	7.61
Mortgage Portfolio Yield.....	9.63	9.37	8.54	7.04	10.06	10.36

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: GUAM

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	2	2	2	2	2	2
Total Assets.....	84	83	86	95	107	118
Mortgage Loans.....	48	53	55	60	73	82
Construction.....	1	0	0	4	4	4
Permanent.....	56	60	62	65	75	84
Mortgage-Backed Securities....	9	3	4	2	2	6
Nonmortgage Loans.....	3	5	4	5	3	4
Cash and Investments.....	9	8	10	18	16	15
Total Deposits.....	45	49	58	67	77	90
$100,000 or Less.....	41	45	53	59	67	72
More than $100,000.....	5	4	5	7	10	18
FHLBank Advances.....	23	17	12	11	11	11
Other Borrowed Money.....	0	0	0	0	0	2
Regulatory Capital.....	15	15	15	16	17	14
Net Deposit Gain.....	(13)	4	9	9	11	12
Net New Deposits Received.....	(15)	3	8	5	7	8
Loans Closed, Total.....	5	8	16	17	17	20
Construction Loans, Total....	1	1	3	5	5	4
1-4 Dwelling Units.....	1	1	1	3	5	2
5 or More Dwelling Units....	0	0	1	2	0	1
Nonresidential.....	0	0	1	0	0	0
Permanent Loans, Total.....	5	7	13	13	12	16
1-4 Dwelling Units.....	1	4	7	11	11	12
5 or More Dwelling Units....	1	1	2	1	0	0
Nonresidential.....	0	0	0	1	0	3
Land.....	2	1	3	0	1	1
Memo: Refinancing Loans.....	1	2	4	1	3	1
Cash Loan Repayments.....	5	6	11	11	11	17
Net Secondary Market Purchases						
Gross Purchases.....	0	0	0	2	5	0
Gross Sales.....	1	0	3	2	0	0
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	17	21	66
Outstanding, End of Period...	0	0	2	1	5	6
Mortgage Loans Foreclosed:						
During Period.....	0	0	0	0	0	0
Ratio to Ave. Mort. Bal. (%).	0.00	0.00	0.30	0.15	0.15	0.00
Mortgage Loans Foreclosed (#):						
During Period.....	0	0	0	0	0	0
Ratio to Ave. No. of Mort.(%)	0.00	0.00	0.00	0.00	0.00	0.00
Delinquent Mortgage Loans:						
End of Period.....	2	1	2	3	2	1
Ratio.....	3.71	2.80	4.11	5.27	2.21	1.32
Interest Income.....	7	8	8	9	12	12
Interest Expense.....	7	7	4	4	4	6
Net Interest Income.....	2	4	4	4	4	6
Less: Provision for Losses....	0	0	0	0	0	0
Non-Interest Income.....	1	0	0	0	0	1
Non-Interest Expense.....	3	4	4	4	4	4
Net Operating Income.....	1	0	1	3	3	3
Net Gain on Sale of Assets....	0	0	0	0	0	0
Less: Taxes.....	0	0	0	0	0	1
Net Income After Taxes.....	1	0	0	0	1	3
Return on Assets.....	0.79	0.30	1.16	1.05	1.58	2.33
Cost of Funds.....	7.96	8.81	7.24	5.84	6.11	6.46
Cost of Deposits.....	7.59	7.15	5.76	5.31	5.80	6.20
Mortgage Portfolio Yield.....	10.70	13.29	13.73	13.54	13.65	13.18

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: HAWAII

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	6	6	6	6	6	6
Total Assets.....	3,480	3,582	3,667	5,510	6,560	7,251
Mortgage Loans.....	2,581	2,406	2,319	3,097	3,503	3,850
Construction.....	92	113	86	79	87	157
Permanent.....	2,573	2,354	2,332	3,106	3,483	3,808
Mortgage-Backed Securities....	132	240	300	1,019	1,560	1,781
Nonmortgage Loans.....	154	210	220	263	302	356
Cash and Investments.....	328	452	547	756	729	721
Total Deposits.....	2,738	2,749	2,719	3,814	4,515	4,956
$100,000 or Less.....	2,298	2,401	2,382	3,249	3,870	4,017
More than $100,000.....	440	348	337	566	645	939
FHLBank Advances.....	452	540	491	875	964	930
Other Borrowed Money.....	147	129	158	382	497	874
Regulatory Capital.....	88	107	194	296	373	315
Net Deposit Gain.....	243	11	(30)	356	701	435
Net New Deposits Received.....	60	(155)	(171)	187	509	214
Loans Closed, Total.....	342	465	901	1,255	1,255	1,280
Construction Loans, Total....	34	37	37	79	100	139
1-4 Dwelling Units.....	15	23	30	68	80	113
5 or More Dwelling Units....	13	13	0	1	11	16
Nonresidential.....	6	1	7	10	10	10
Permanent Loans, Total.....	308	428	864	1,176	1,155	1,141
1-4 Dwelling Units.....	250	336	745	1,091	1,006	1,057
5 or More Dwelling Units....	9	39	27	7	25	13
Nonresidential.....	18	45	70	58	89	56
Land.....	31	8	22	20	35	15
Memo: Refinancing Loans.....	113	149	479	535	372	241
Cash Loan Repayments.....	293	390	609	778	626	663
Net Secondary Market Purchases						
Gross Purchases.....	153	66	92	313	474	218
Gross Sales.....	111	374	438	599	600	382
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	1,405	1,235	1,310
Outstanding, End of Period...	21	61	102	108	72	390
Mortgage Loans Foreclosed:						
During Period.....	96	33	22	25	13	35
Ratio to Ave. Mort. Bal. (%).	3.81	1.34	0.82	0.88	0.43	0.96
Mortgage Loans Foreclosed (#):						
During Period.....	440	261	156	154	55	39
Ratio to Ave. No. of Mort.(%)	0.86	0.36	0.34	0.27	0.09	0.07
Delinquent Mortgage Loans:						
End of Period.....	106	87	98	75	37	19
Ratio.....	4.10	3.62	4.23	2.42	1.04	0.49
Interest Income.....	337	353	332	426	515	641
Interest Expense.....	304	289	253	291	385	500
Net Interest Income.....	33	65	79	135	130	141
Less: Provision for Losses....	0	0	0	9	8	12
Non-Interest Income.....	26	25	34	54	52	47
Non-Interest Expense.....	74	82	88	128	133	145
Net Operating Income.....	(15)	7	25	53	43	31
Net Gain on Sale of Assets....	(17)	10	27	23	30	15
Less: Taxes.....	(8)	6	15	19	21	15
Net Income After Taxes.....	(23)	13	38	57	51	30
Return on Assets.....	(0.66)	0.35	1.02	1.03	0.87	0.44
Cost of Funds.....	9.09	8.43	7.43	5.69	6.95	7.72
Cost of Deposits.....	8.55	8.10	7.05	5.54	6.61	7.22
Mortgage Portfolio Yield.....	10.37	11.01	9.85	7.28	9.89	10.60

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: IDAHO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	9	9	9	7	5	5
Total Assets.....	1,510	1,608	1,530	929	906	898
Mortgage Loans.....	751	778	757	469	481	493
Construction.....	85	87	58	34	40	42
Permanent.....	726	731	735	446	457	469
Mortgage-Backed Securities....	289	264	116	98	126	123
Nonmortgage Loans.....	127	156	155	71	69	72
Cash and Investments.....	196	226	329	223	164	162
Total Deposits.....	1,144	1,212	1,184	697	698	716
$100,000 or Less.....	1,034	1,083	1,085	645	635	641
More than $100,000.....	110	129	99	52	63	74
FHLBank Advances.....	145	184	264	90	96	97
Other Borrowed Money.....	136	126	52	63	39	32
Regulatory Capital.....	67	65	8	67	64	43
Net Deposit Gain.....	73	68	(27)	20	25	17
Net New Deposits Received.....	(25)	(28)	(111)	(37)	(22)	(30)
Loans Closed, Total.....	230	229	329	256	226	243
Construction Loans, Total....	101	62	39	40	51	60
1-4 Dwelling Units.....	32	36	32	33	46	56
5 or More Dwelling Units....	2	13	2	2	0	1
Nonresidential.....	66	13	5	5	4	3
Permanent Loans, Total.....	129	167	291	216	175	183
1-4 Dwelling Units.....	96	132	254	189	158	162
5 or More Dwelling Units....	0	1	4	4	2	0
Nonresidential.....	28	32	29	15	8	9
Land.....	5	2	4	8	7	12
Memo: Refinancing Loans.....	46	68	154	90	29	22
Cash Loan Repayments.....	123	133	169	108	80	110
Net Secondary Market Purchases						
Gross Purchases.....	80	45	11	9	13	1
Gross Sales.....	113	114	145	123	96	109
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	186	163	189
Outstanding, End of Period...	42	31	20	9	9	15
Mortgage Loans Foreclosed:						
During Period.....	10	8	50	31	5	4
Ratio to Ave. Mort. Bal. (%).	1.43	1.06	6.62	4.54	1.06	0.82
Mortgage Loans Foreclosed (#):						
During Period.....	105	168	192	120	120	49
Ratio to Ave. No. of Mort.(%)	0.44	0.50	0.91	0.92	0.90	0.42
Delinquent Mortgage Loans:						
End of Period.....	15	50	56	13	13	12
Ratio.....	2.03	6.43	7.46	2.78	2.65	2.42
Operating Income.....	172	176	151	106	88	85
Operating Expense.....	28	33	35	27	19	64
Interest Expense.....	136	137	120	80	59	21
Net Operating Income.....	8	6	(3)	(1)	10	2
Net Nonoperating Income.....	(0)	3	(39)	(25)	(7)	5
Nonoperating Income.....	5	15	11	4	1	21
Nonoperating Expense.....	6	12	50	29	9	3
Net Income Before Taxes.....	8	9	(42)	(25)	3	0
Income Taxes.....	1	2	7	4	1	1
Net Income.....	7	7	(49)	(29)	1	2
Return on Assets.....	0.45	0.44	(3.21)	(3.13)	0.32	0.22
Cost of Funds.....	9.54	9.05	7.99	9.39	6.98	7.52
Cost of Deposits.....	9.54	8.78	7.89	8.88	6.76	7.31
Mortgage Portfolio Yield.....	8.05	8.70	9.10	10.37	10.12	10.55

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: ILLINOIS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	273	269	267	264	247	240
Total Assets.....	58,297	60,536	65,635	68,814	67,889	63,951
Mortgage Loans.....	33,397	35,755	36,933	37,779	36,981	35,708
Construction.....	1,288	1,085	1,252	1,009	925	919
Permanent.....	34,037	36,501	37,400	38,458	36,999	35,823
Mortgage-Backed Securities....	7,715	6,286	8,324	11,444	11,997	10,559
Nonmortgage Loans.....	1,885	2,586	2,864	3,105	3,029	3,113
Cash and Investments.....	9,391	9,901	11,421	10,950	10,962	10,204
Total Deposits.....	50,455	52,759	54,986	55,198	53,466	52,209
$100,000 or Less.....	47,841	49,481	51,316	51,356	49,857	48,667
More than $100,000.....	2,614	3,278	3,670	3,842	3,609	3,543
FHLBank Advances.....	2,511	2,454	2,860	3,278	2,936	2,189
Other Borrowed Money.....	2,149	1,377	2,338	4,830	5,586	5,124
Regulatory Capital.....	1,857	2,694	4,268	4,349	4,702	3,172
Net Deposit Gain.....	4,439	2,194	2,315	671	1,468	(423)
Net New Deposits Received.....	819	(1,422)	(1,175)	(2,360)	(1,505)	(3,484)
Loans Closed, Total.....	6,639	7,209	11,840	10,068	8,602	6,714
Construction Loans, Total....	784	652	820	827	828	731
1-4 Dwelling Units.....	343	406	503	535	583	562
5 or More Dwelling Units....	160	118	155	126	86	49
Nonresidential.....	281	128	163	166	159	119
Permanent Loans, Total.....	5,854	6,557	11,020	9,241	7,774	5,982
1-4 Dwelling Units.....	4,186	5,112	8,794	7,694	6,339	4,917
5 or More Dwelling Units....	472	549	1,257	1,027	786	548
Nonresidential.....	659	440	495	357	437	336
Land.....	537	456	473	163	212	181
Memo: Refinancing Loans.....	483	912	3,933	2,634	1,403	1,013
Cash Loan Repayments.....	4,494	5,755	10,644	9,409	6,863	6,058
Net Secondary Market Purchases						
Gross Purchases.....	2,282	3,722	3,593	4,210	2,073	1,344
Gross Sales.....	2,221	3,096	4,425	4,207	2,784	2,615
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	9,993	9,215	6,650
Outstanding, End of Period...	595	825	934	1,004	1,064	685
Mortgage Loans Foreclosed:						
During Period.....	329	355	425	333	308	251
Ratio to Ave. Mort. Bal. (%).	1.03	1.03	1.18	0.93	0.84	0.69
Mortgage Loans Foreclosed (#):						
During Period.....	4,340	4,869	4,862	5,326	3,598	3,088
Ratio to Ave. No. of Mort.(%)	0.44	0.33	0.50	0.57	0.43	0.39
Delinquent Mortgage Loans:						
End of Period.....	1,004	1,120	1,129	1,199	978	775
Ratio.....	3.01	3.13	3.06	3.17	2.65	2.11
Operating Income.....	5,923	6,123	6,131	6,004	6,093	5,774
Operating Expense.....	925	1,093	1,244	1,325	1,322	4,470
Interest Expense.....	5,124	4,901	4,493	4,223	4,355	1,304
Net Operating Income.....	(126)	129	394	456	417	236
Net Nonoperating Income.....	177	267	264	(219)	(169)	315
Nonoperating Income.....	313	486	618	228	154	1,371
Nonoperating Expense.....	136	219	354	447	323	11
Net Income Before Taxes.....	51	396	657	237	247	90
Income Taxes.....	(19)	65	160	204	181	125
Net Income.....	69	331	498	33	66	(23)
Return on Assets.....	0.12	0.55	0.76	0.05	0.09	(0.02)
Cost of Funds.....	9.28	8.65	7.45	6.66	6.97	7.59
Cost of Deposits.....	9.12	8.53	7.48	6.66	6.79	7.33
Mortgage Portfolio Yield.....	8.85	9.25	8.48	7.32	9.80	10.17

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: INDIANA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	116	116	115	112	105	103
Total Assets.....	11,806	12,144	12,744	13,658	13,871	13,693
Mortgage Loans.....	7,960	8,326	8,290	8,689	8,807	8,827
Construction.....	142	143	149	205	187	177
Permanent.....	8,027	8,363	8,347	8,710	8,737	8,802
Mortgage-Backed Securities....	842	672	807	1,103	1,395	1,110
Nonmortgage Loans.....	431	585	728	915	971	946
Cash and Investments.....	1,858	1,803	2,142	2,151	1,928	2,152
Total Deposits.....	10,391	10,746	11,165	11,708	11,515	11,358
$100,000 or Less.....	9,977	10,300	10,533	10,962	10,726	10,548
More than $100,000.....	414	446	632	746	789	809
FHLBank Advances.....	482	484	559	777	868	798
Other Borrowed Money.....	261	178	175	224	384	494
Regulatory Capital.....	524	578	665	799	924	875
Net Deposit Gain.....	474	355	393	161	247	(66)
Net New Deposits Received.....	(212)	(319)	(240)	(444)	(386)	(723)
Loans Closed, Total.....	1,335	2,135	3,622	3,439	2,672	2,801
Construction Loans, Total....	206	173	206	266	258	271
1-4 Dwelling Units.....	89	98	146	166	213	237
5 or More Dwelling Units....	13	21	28	55	7	9
Nonresidential.....	104	54	33	45	37	25
Permanent Loans, Total.....	1,129	1,963	3,416	3,173	2,415	2,530
1-4 Dwelling Units.....	956	1,783	3,035	3,049	2,300	2,423
5 or More Dwelling Units....	18	14	29	26	30	33
Nonresidential.....	41	42	117	83	76	56
Land.....	114	123	235	14	9	19
Memo: Refinancing Loans.....	108	185	915	696	257	202
Cash Loan Repayments.....	1,014	1,182	1,827	1,431	1,293	1,354
Net Secondary Market Purchases						
Gross Purchases.....	560	904	1,385	1,165	636	593
Gross Sales.....	753	1,531	3,241	2,723	1,879	1,937
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	3,478	3,040	2,780
Outstanding, End of Period...	121	296	364	231	369	427
Mortgage Loans Foreclosed:						
During Period.....	47	66	81	62	50	39
Ratio to Ave. Mort. Bal. (%).	0.60	0.82	0.97	0.74	0.58	0.44
Mortgage Loans Foreclosed (#):						
During Period.....	1,345	1,469	1,696	1,132	968	785
Ratio to Ave. No. of Mort.(%)	0.40	0.30	0.53	0.37	0.34	0.29
Delinquent Mortgage Loans:						
End of Period.....	195	216	202	180	138	153
Ratio.....	2.45	2.60	2.44	2.07	1.57	1.70
Operating Income.....	1,236	1,293	1,292	1,214	1,259	1,263
Operating Expense.....	173	221	243	252	250	963
Interest Expense.....	1,035	980	901	845	887	300
Net Operating Income.....	29	93	148	117	122	21
Net Nonoperating Income.....	7	3	(8)	(44)	(22)	86
Nonoperating Income.....	26	32	38	23	22	273
Nonoperating Expense.....	19	29	45	67	44	93
Net Income Before Taxes.....	36	95	141	73	100	15
Income Taxes.....	21	34	47	48	45	42
Net Income.....	15	61	94	25	55	66
Return on Assets.....	0.13	0.50	0.74	0.18	0.40	0.46
Cost of Funds.....	9.30	8.64	7.69	6.72	7.10	7.70
Cost of Deposits.....	9.32	8.49	7.51	6.65	6.93	7.52
Mortgage Portfolio Yield.....	9.76	9.88	9.52	8.25	9.72	10.12

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: IOWA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	52	52	52	50	45	44
Total Assets.....	8,890	9,113	9,130	8,715	9,723	8,854
Mortgage Loans.....	5,793	5,865	5,442	5,104	5,235	4,815
Construction.....	271	334	221	159	104	69
Permanent.....	5,842	5,758	5,432	5,172	5,332	4,835
Mortgage-Backed Securities....	1,026	983	1,209	1,295	1,535	1,530
Nonmortgage Loans.....	342	414	431	453	547	581
Cash and Investments.....	994	1,098	1,246	1,113	1,552	1,364
Total Deposits.....	7,356	7,749	7,803	7,374	7,970	7,627
$100,000 or Less.....	7,069	7,346	7,376	6,986	7,509	7,129
More than $100,000.....	287	403	427	388	461	498
FHLBank Advances.....	877	734	761	823	857	554
Other Borrowed Money.....	230	162	251	247	407	285
Regulatory Capital.....	270	264	172	152	362	262
Net Deposit Gain.....	426	392	50	(150)	(46)	(211)
Net New Deposits Received.....	(71)	(106)	(386)	(520)	(428)	(615)
Loans Closed, Total.....	648	773	1,172	961	778	595
Construction Loans, Total....	71	145	93	95	89	86
1-4 Dwelling Units.....	40	38	51	62	57	46
5 or More Dwelling Units....	9	68	6	20	25	29
Nonresidential.....	21	39	36	14	8	11
Permanent Loans, Total.....	577	628	1,079	866	688	509
1-4 Dwelling Units.....	396	474	908	721	585	429
5 or More Dwelling Units....	17	16	74	79	53	40
Nonresidential.....	73	74	90	51	46	31
Land.....	91	65	7	15	4	9
Memo: Refinancing Loans.....	126	158	407	300	115	65
Cash Loan Repayments.....	621	710	1,218	918	755	721
Net Secondary Market Purchases						
Gross Purchases.....	836	775	965	538	342	124
Gross Sales.....	730	773	1,175	604	321	417
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	923	728	438
Outstanding, End of Period...	80	69	86	79	86	49
Mortgage Loans Foreclosed:						
During Period.....	79	132	183	155	159	125
Ratio to Ave. Mort. Bal. (%).	1.37	2.28	3.21	2.97	3.07	2.42
Mortgage Loans Foreclosed (#):						
During Period.....	1,564	1,689	2,025	2,091	1,341	1,003
Ratio to Ave. No. of Mort.(%)	0.84	0.63	1.12	1.22	0.90	0.69
Delinquent Mortgage Loans:						
End of Period.....	165	293	380	388	365	184
Ratio.....	2.85	4.99	6.98	7.61	6.98	3.76
Operating Income.....	919	946	879	782	790	824
Operating Expense.....	127	159	168	165	163	665
Interest Expense.....	810	782	704	602	610	159
Net Operating Income.....	(18)	6	8	15	17	66
Net Nonoperating Income.....	(19)	(7)	(57)	(91)	(117)	40
Nonoperating Income.....	21	40	66	46	35	168
Nonoperating Expense.....	40	47	123	136	151	(36)
Net Income Before Taxes.....	(37)	(1)	(49)	(75)	(100)	12
Income Taxes.....	(1)	5	13	6	(2)	(10)
Net Income.....	(36)	(6)	(62)	(81)	(98)	(14)
Return on Assets.....	(0.41)	(0.07)	(0.68)	(0.93)	(1.19)	(0.31)
Cost of Funds.....	9.58	9.10	8.02	7.15	6.96	7.71
Cost of Deposits.....	9.48	8.79	7.94	7.07	6.84	7.52
Mortgage Portfolio Yield.....	9.29	9.33	8.74	7.61	9.22	10.11

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: KANSAS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	62	59	58	55	55	53
Total Assets	12,464	15,075	16,866	20,492	22,660	21,973
Mortgage Loans	7,394	8,278	8,346	7,921	8,535	8,023
Construction	723	676	761	476	482	320
Permanent	7,453	8,169	8,070	7,971	8,329	7,886
Mortgage-Backed Securities	2,534	4,341	4,904	6,675	5,965	5,680
Nonmortgage Loans	340	373	470	488	689	613
Cash and Investments	1,264	1,322	2,082	4,032	5,834	5,942
Total Deposits	9,408	10,550	12,034	13,274	14,770	15,359
$100,000 or Less	8,686	9,706	11,142	10,698	13,007	14,103
More than $100,000	723	844	892	2,576	1,764	1,256
FHLBank Advances	911	957	1,336	2,189	3,655	3,271
Other Borrowed Money	1,294	2,634	2,446	3,966	3,159	3,122
Regulatory Capital	507	646	897	923	872	76
Net Deposit Gain	1,318	1,188	1,389	1,413	1,512	997
Net New Deposits Received	646	456	676	691	616	196
Loans Closed, Total	1,499	1,625	2,107	2,010	1,737	1,266
Construction Loans, Total	294	210	225	204	225	144
1-4 Dwelling Units	164	125	144	156	166	112
5 or More Dwelling Units	56	29	24	10	12	4
Nonresidential	74	56	57	38	46	28
Permanent Loans, Total	1,205	1,415	1,882	1,806	1,513	1,122
1-4 Dwelling Units	902	932	1,511	1,505	1,248	1,018
5 or More Dwelling Units	43	157	84	79	66	36
Nonresidential	89	154	134	200	162	57
Land	172	171	152	23	37	11
Memo: Refinancing Loans	206	239	682	482	173	125
Cash Loan Repayments	992	1,351	2,120	1,730	1,490	1,256
Net Secondary Market Purchases						
Gross Purchases	1,273	1,438	1,271	1,071	1,096	590
Gross Sales	764	810	1,136	932	590	542
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	1,851	1,541	1,216
Outstanding, End of Period	201	330	167	120	146	111
Mortgage Loans Foreclosed:						
During Period	49	111	174	268	268	691
Ratio to Ave. Mort. Bal. (%)	0.73	1.44	2.13	3.33	3.27	8.29
Mortgage Loans Foreclosed (#):						
During Period	1,004	1,755	1,689	1,998	1,781	1,352
Ratio to Ave. No. of Mort.(%)	0.46	0.56	0.86	1.16	1.04	0.90
Delinquent Mortgage Loans:						
End of Period	155	229	411	479	376	475
Ratio	2.09	2.77	4.92	6.05	4.40	5.79
Operating Income	1,266	1,492	1,808	1,816	1,973	1,834
Operating Expense	140	194	254	288	295	1,731
Interest Expense	1,068	1,209	1,289	1,361	1,677	103
Net Operating Income	58	88	265	167	2	234
Net Nonoperating Income	21	61	24	(89)	11	125
Nonoperating Income	49	116	120	128	156	275
Nonoperating Expense	28	55	96	217	146	(282)
Net Income Before Taxes	79	149	289	78	12	5
Income Taxes	18	57	116	45	67	25
Net Income	60	92	173	33	(54)	(302)
Return on Assets	0.48	0.61	1.03	0.16	(0.24)	(1.94)
Cost of Funds	9.20	8.62	8.42	7.22	8.22	8.96
Cost of Deposits	9.53	9.02	7.92	7.07	7.84	8.43
Mortgage Portfolio Yield	8.08	6.95	6.53	5.36	9.32	9.37

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: KENTUCKY

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	69	68	67	67	63	62
Total Assets.....	7,358	7,461	7,204	7,493	7,744	7,787
Mortgage Loans.....	4,942	4,805	4,383	4,413	4,665	4,806
Construction.....	158	84	79	119	121	127
Permanent.....	4,882	4,788	4,363	4,386	4,590	4,742
Mortgage-Backed Securities....	732	740	742	909	951	1,063
Nonmortgage Loans.....	231	294	320	377	406	435
Cash and Investments.....	1,033	1,173	1,401	1,422	1,369	1,162
Total Deposits.....	6,455	6,669	6,288	6,340	6,415	6,788
$100,000 or Less.....	6,225	6,408	6,016	6,097	6,147	6,486
More than $100,000.....	231	262	272	242	269	303
FHLBank Advances.....	240	196	237	314	260	225
Other Borrowed Money.....	281	206	225	344	472	189
Regulatory Capital.....	299	305	376	424	519	521
Net Deposit Gain.....	249	208	100	53	182	86
Net New Deposits Received.....	(130)	(161)	(249)	(242)	(120)	(246)
Loans Closed, Total.....	798	706	1,083	1,618	1,249	1,260
Construction Loans, Total....	157	102	114	171	172	160
1-4 Dwelling Units.....	98	80	94	132	140	132
5 or More Dwelling Units....	23	15	5	9	5	9
Nonresidential.....	36	7	15	30	27	18
Permanent Loans, Total.....	641	603	969	1,447	1,077	1,100
1-4 Dwelling Units.....	481	487	882	1,319	994	1,038
5 or More Dwelling Units....	11	14	39	26	15	19
Nonresidential.....	61	25	34	93	51	25
Land.....	88	77	15	10	17	18
Memo: Refinancing Loans.....	112	120	410	368	168	136
Cash Loan Repayments.....	631	709	1,078	867	734	731
Net Secondary Market Purchases						
Gross Purchases.....	1,360	1,223	2,135	804	487	300
Gross Sales.....	1,520	1,449	2,286	1,521	717	727
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	2,068	1,563	1,647
Outstanding, End of Period...	76	142	144	123	106	126
Mortgage Loans Foreclosed:						
During Period.....	21	30	52	51	32	16
Ratio to Ave. Mort. Bal. (%).	0.44	0.61	1.11	1.18	0.71	0.34
Mortgage Loans Foreclosed (#):						
During Period.....	478	816	670	494	430	402
Ratio to Ave. No. of Mort.(%)	0.25	0.25	0.30	0.26	0.29	0.28
Delinquent Mortgage Loans:						
End of Period.....	131	127	141	128	100	104
Ratio.....	2.65	3.26	3.22	2.90	2.15	2.14
Operating Income.....	768	765	723	654	675	691
Operating Expense.....	103	148	127	125	125	529
Interest Expense.....	656	612	544	464	484	162
Net Operating Income.....	10	6	52	64	65	10
Net Nonoperating Income.....	(2)	7	9	(43)	(5)	35
Nonoperating Income.....	14	24	34	10	13	131
Nonoperating Expense.....	15	17	25	53	18	55
Net Income Before Taxes.....	8	13	61	21	60	10
Income Taxes.....	6	13	20	20	21	19
Net Income.....	2	(0)	42	1	39	47
Return on Assets.....	0.03	(0.00)	0.58	0.01	0.52	0.62
Cost of Funds.....	9.42	8.75	8.10	6.67	7.01	7.59
Cost of Deposits.....	9.55	8.69	8.22	6.87	6.98	7.52
Mortgage Portfolio Yield.....	9.51	9.51	9.30	7.80	9.54	9.85

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: LOUISIANA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	109	106	102	96	93	86
Total Assets.....	14,286	14,758	15,527	15,619	15,035	13,190
Mortgage Loans.....	9,420	9,647	9,788	9,391	8,681	7,960
Construction.....	1,193	888	388	267	152	98
Permanent.....	8,671	9,381	9,918	9,825	8,988	8,045
Mortgage-Backed Securities....	900	622	680	943	1,260	1,137
Nonmortgage Loans.....	1,355	1,256	1,158	1,000	828	712
Cash and Investments.....	1,452	1,509	1,726	1,825	1,737	1,765
Total Deposits.....	12,618	12,894	12,911	12,857	12,379	11,996
$100,000 or Less.....	10,743	11,665	11,989	12,024	11,769	11,529
More than $100,000.....	1,875	1,230	923	833	610	467
FHLBank Advances.....	705	1,092	1,235	1,381	1,345	1,030
Other Borrowed Money.....	311	240	218	335	244	390
Regulatory Capital.....	484	334	1,000	874	816	(368)
Net Deposit Gain.....	1,816	472	804	141	334	138
Net New Deposits Received.....	1,139	(293)	141	(422)	(224)	(331)
Loans Closed, Total.....	2,894	2,325	2,929	2,281	2,088	1,032
Construction Loans, Total....	760	436	127	119	93	50
1-4 Dwelling Units.....	311	222	92	94	61	48
5 or More Dwelling Units....	172	34	3	4	18	0
Nonresidential.....	278	180	32	21	13	1
Permanent Loans, Total.....	2,134	1,889	2,801	2,162	1,995	983
1-4 Dwelling Units.....	1,084	1,015	1,743	1,417	912	494
5 or More Dwelling Units....	119	75	47	52	17	12
Nonresidential.....	358	241	208	395	262	198
Land.....	572	559	804	298	804	279
Memo: Refinancing Loans.....	447	403	770	417	134	70
Cash Loan Repayments.....	1,418	1,469	1,838	1,434	1,259	790
Net Secondary Market Purchases						
Gross Purchases.....	400	255	173	180	102	38
Gross Sales.....	964	520	856	542	343	144
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	1,628	1,176	568
Outstanding, End of Period...	322	218	143	102	126	34
Mortgage Loans Foreclosed:						
During Period.....	74	340	357	406	426	305
Ratio to Ave. Mort. Bal. (%).	0.83	3.57	3.72	4.42	4.70	3.44
Mortgage Loans Foreclosed (#):						
During Period.....	705	1,520	2,230	3,528	3,892	2,932
Ratio to Ave. No. of Mort.(%)	0.30	0.43	0.90	1.62	2.19	1.84
Delinquent Mortgage Loans:						
End of Period.....	419	809	999	1,243	839	640
Ratio.....	4.53	8.39	10.21	13.23	9.66	7.87
Operating Income.....	1,552	1,571	1,437	1,212	1,310	988
Operating Expense.....	248	316	328	312	291	879
Interest Expense.....	1,277	1,317	1,136	1,007	1,026	108
Net Operating Income.....	27	(62)	(27)	(107)	(7)	184
Net Nonoperating Income.....	(16)	(147)	(116)	(202)	(234)	3
Nonoperating Income.....	20	70	78	24	36	262
Nonoperating Expense.....	36	217	194	226	270	(335)
Net Income Before Taxes.....	11	(209)	(143)	(310)	(241)	(3)
Income Taxes.....	5	9	11	9	7	1
Net Income.....	6	(219)	(155)	(319)	(248)	(339)
Return on Assets.....	0.04	(1.48)	(1.00)	(2.04)	(1.00)	(3.07)
Cost of Funds.....	9.42	9.34	7.96	6.91	7.32	8.07
Cost of Deposits.....	9.41	9.38	7.98	6.80	7.19	7.77
Mortgage Portfolio Yield.....	10.20	10.35	8.97	8.07	9.23	9.62

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MAINE

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	15	15	15	15	14	14
Total Assets.....	799	828	1,219	1,469	694	739
Mortgage Loans...	463	449	547	785	472	484
Construction.....	12	9	15	22	22	16
Permanent.....	466	448	543	781	458	475
Mortgage-Backed Securities....	50	26	225	205	13	12
Nonmortgage Loans.....	71	83	97	114	111	107
Cash and Investments.....	149	215	263	270	68	94
Total Deposits.....	674	685	862	1,157	594	600
$100,000 or Less.....	648	655	784	1,046	541	545
More than $100,000.....	25	31	78	111	53	56
FHLBank Advances.....	71	72	130	122	30	67
Other Borrowed Money.....	15	5	99	53	2	1
Regulatory Capital.....	33	55	101	109	61	63
Net Deposit Gain.....	26	12	184	295	32	6
Net New Deposits Received.....	(28)	(39)	132	231	(5)	(34)
Loans Closed, Total.....	113	137	361	357	135	90
Construction Loans, Total....	17	14	17	23	25	16
1-4 Dwelling Units.....	13	13	15	19	21	12
5 or More Dwelling Units....	3	1	1	3	3	2
Nonresidential.....	1	0	1	1	1	3
Permanent Loans, Total.....	96	122	344	334	110	74
1-4 Dwelling Units.....	73	99	307	312	89	60
5 or More Dwelling Units....	8	8	14	8	9	3
Nonresidential.....	3	5	10	11	10	9
Land.....	12	10	13	3	2	2
Memo: Refinancing Loans.....	17	28	158	137	38	30
Cash Loan Repayments.....	63	90	137	144	72	68
Net Secondary Market Purchases						
Gross Purchases.....	1	42	197	312	1	0
Gross Sales.....	20	110	317	276	13	12
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	359	136	88
Outstanding, End of Period...	9	18	37	31	7	5
Mortgage Loans Foreclosed:						
During Period.....	2	2	1	2	4	2
Ratio to Ave. Mort. Bal. (%).	0.42	0.37	0.21	0.30	0.82	0.50
Mortgage Loans Foreclosed (#):						
During Period.....	57	42	24	33	41	33
Ratio to Ave. No. of Mort.(%)	0.28	0.15	0.14	0.20	0.28	0.22
Delinquent Mortgage Loans:						
End of Period.....	8	6	6	9	11	15
Ratio.....	1.74	1.34	1.15	1.14	2.38	3.00
Operating Income.....	87	88	114	134	67	71
Operating Expense.....	16	18	23	29	15	51
Interest Expense.....	71	65	75	91	44	20
Net Operating Income.....	0	5	17	14	7	2
Net Nonoperating Income.....	(0)	6	10	3	(1)	3
Nonoperating Income.....	1	7	12	5	1	16
Nonoperating Expense.....	1	2	2	2	2	5
Net Income Before Taxes.....	(0)	10	27	17	6	1
Income Taxes.....	1	2	10	6	2	2
Net Income.....	(1)	8	17	11	4	4
Return on Assets.....	(0.13)	0.96	1.37	0.78	0.52	0.51
Cost of Funds.....	9.31	8.53	6.83	6.81	7.20	7.79
Cost of Deposits.....	9.14	8.34	6.80	6.34	7.15	7.64
Mortgage Portfolio Yield.....	9.89	11.35	7.14	6.61	10.11	10.65

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MARYLAND

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	56	93	95	96	98	102
Total Assets.....	10,675	16,873	18,969	20,957	23,627	23,425
Mortgage Loans.....	7,069	11,326	11,889	11,872	13,363	13,837
Construction.....	659	1,374	1,784	1,932	2,068	1,837
Permanent.....	6,937	11,151	11,455	11,420	12,701	12,919
Mortgage-Backed Securities....	1,234	1,434	1,732	3,334	3,022	2,977
Nonmortgage Loans.....	416	745	1,268	2,072	2,705	2,348
Cash and Investments.....	1,074	1,833	2,369	2,098	2,597	2,203
Total Deposits.....	8,783	14,497	15,705	16,380	18,363	19,243
$100,000 or Less.....	8,024	13,295	14,202	14,953	16,713	17,429
More than $100,000.....	758	1,201	1,503	1,427	1,650	1,814
FHLBank Advances.....	669	808	1,060	1,509	1,632	1,695
Other Borrowed Money.....	581	418	707	1,580	1,920	1,375
Regulatory Capital.....	409	732	946	1,026	1,137	739
Net Deposit Gain.....	735	1,213	1,153	1,180	1,974	695
Net New Deposits Received.....	27	249	77	148	806	(630)
Loans Closed, Total.....	2,260	4,178	6,434	5,381	4,366	3,968
Construction Loans, Total....	540	974	1,404	1,326	1,168	976
1-4 Dwelling Units.....	305	561	855	780	789	693
5 or More Dwelling Units....	67	118	102	97	77	44
Nonresidential.....	168	295	447	450	302	238
Permanent Loans, Total.....	1,719	3,204	5,030	4,054	3,197	2,992
1-4 Dwelling Units.....	1,444	2,461	4,178	3,172	2,298	2,366
5 or More Dwelling Units....	33	105	84	102	132	43
Nonresidential.....	100	264	384	507	371	208
Land.....	142	374	384	273	396	375
Memo: Refinancing Loans.....	299	523	1,711	1,252	409	379
Cash Loan Repayments.....	1,005	1,799	3,764	3,616	3,186	2,643
Net Secondary Market Purchases						
Gross Purchases.....	827	1,257	1,749	1,983	1,801	2,197
Gross Sales.....	1,449	2,524	3,443	3,156	1,417	2,897
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	5,577	6,235	3,895
Outstanding, End of Period...	379	626	1,000	485	500	408
Mortgage Loans Foreclosed:						
During Period.....	24	81	102	116	117	136
Ratio to Ave. Mort. Bal. (%).	0.35	0.93	0.89	1.00	0.93	0.99
Mortgage Loans Foreclosed (#):						
During Period.....	773	1,146	1,207	1,088	1,129	1,506
Ratio to Ave. No. of Mort.(%)	0.35	0.39	0.50	0.49	0.52	0.71
Delinquent Mortgage Loans:						
End of Period.....	101	265	306	264	285	477
Ratio.....	1.42	2.34	2.57	2.22	2.13	3.23
Operating Income.....	1,140	1,587	1,886	1,987	2,260	2,223
Operating Expense.....	188	332	433	524	532	1,780
Interest Expense.....	947	1,198	1,333	1,311	1,540	443
Net Operating Income.....	5	57	120	153	188	99
Net Nonoperating Income.....	17	23	38	(80)	(75)	265
Nonoperating Income.....	38	78	131	101	41	573
Nonoperating Expense.....	21	56	93	180	116	37
Net Income Before Taxes.....	22	79	158	73	113	59
Income Taxes.....	7	21	55	67	45	58
Net Income.....	15	58	103	6	68	37
Return on Assets.....	0.14	0.34	0.55	0.03	0.31	0.16
Cost of Funds.....	9.45	7.69	7.66	6.73	7.46	8.31
Cost of Deposits.....	9.47	7.49	7.68	6.77	7.29	8.00
Mortgage Portfolio Yield.....	9.09	8.31	9.19	7.84	10.12	10.77

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MASSACHUSETTS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	27	28	33	34	30	29
Total Assets	4,511	5,122	7,036	9,391	10,739	9,819
Mortgage Loans	3,060	3,530	4,566	5,581	5,964	5,336
Construction	115	207	388	673	615	486
Permanent	3,049	3,460	4,395	5,177	5,503	4,972
Mortgage-Backed Securities	346	241	431	1,141	1,365	1,159
Nonmortgage Loans	140	141	238	415	495	572
Cash and Investments	595	730	970	1,225	1,731	1,531
Total Deposits	3,552	4,024	5,388	6,631	7,716	7,635
$100,000 or Less	3,310	3,672	4,722	5,914	6,832	6,724
More than $100,000	241	351	666	717	884	911
FHLBank Advances	441	504	638	1,165	1,087	930
Other Borrowed Money	181	174	219	641	1,059	682
Regulatory Capital	237	303	564	628	651	367
Net Deposit Gain	369	403	633	636	668	250
Net New Deposits Received	82	105	298	264	202	(224)
Loans Closed, Total	1,957	3,395	6,005	5,096	3,734	2,805
Construction Loans, Total	116	354	358	506	482	212
1-4 Dwelling Units	61	260	271	322	351	147
5 or More Dwelling Units	15	32	37	125	79	50
Nonresidential	40	62	50	59	52	14
Permanent Loans, Total	1,840	3,041	5,647	4,589	3,252	2,593
1-4 Dwelling Units	1,704	2,674	5,308	4,245	2,906	2,382
5 or More Dwelling Units	21	90	144	111	98	45
Nonresidential	62	132	164	175	195	141
Land	54	146	31	58	53	26
Memo: Refinancing Loans	158	368	2,262	2,043	911	534
Cash Loan Repayments	676	1,354	1,310	1,137	1,064	868
Net Secondary Market Purchases						
Gross Purchases	112	550	964	1,073	625	1,112
Gross Sales	1,170	2,754	5,078	4,256	3,203	3,407
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	4,495	4,188	3,212
Outstanding, End of Period	311	427	776	412	473	234
Mortgage Loans Foreclosed:						
During Period	6	5	3	6	12	98
Ratio to Ave. Mort. Bal. (%)	0.22	0.16	0.08	0.12	0.21	1.78
Mortgage Loans Foreclosed (#):						
During Period	107	68	152	150	159	895
Ratio to Ave. No. of Mort.(%)	0.09	0.04	0.11	0.12	0.10	0.98
Delinquent Mortgage Loans:						
End of Period	27	28	58	105	310	527
Ratio	0.89	0.81	1.27	1.89	5.19	9.66
Operating Income	469	541	793	860	1,104	891
Operating Expense	83	113	235	250	313	795
Interest Expense	364	390	430	519	721	96
Net Operating Income	22	38	128	91	70	66
Net Nonoperating Income	23	46	102	13	(21)	112
Nonoperating Income	47	89	59	42	66	379
Nonoperating Expense	34	54	37	29	86	(237)
Net Income Before Taxes	35	72	151	104	49	22
Income Taxes	12	26	49	36	14	(34)
Net Income	23	46	102	68	35	(181)
Return on Assets	0.50	0.90	1.46	0.72	0.34	(1.80)
Cost of Funds	8.73	8.31	6.87	6.13	7.54	8.43
Cost of Deposits	8.69	7.95	6.53	5.99	7.07	7.86
Mortgage Portfolio Yield	9.71	9.93	8.85	7.37	9.94	10.31

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MICHIGAN

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	53	52	51	51	47	45
Total Assets.....	27,267	31,677	34,815	37,196	38,234	35,490
Mortgage Loans.....	13,688	14,443	14,288	14,260	15,176	14,664
Construction.....	364	341	418	523	639	677
Permanent.....	13,980	14,663	14,471	14,375	14,790	14,378
Mortgage-Backed Securities....	5,581	7,704	10,380	11,755	12,040	11,174
Nonmortgage Loans.....	1,067	1,664	1,841	1,915	2,173	2,173
Cash and Investments.....	5,069	5,856	6,272	7,241	6,830	5,443
Total Deposits.....	19,313	20,158	21,064	21,245	21,521	20,773
$100,000 or Less.....	17,518	18,407	18,841	18,890	18,850	18,298
More than $100,000.....	1,794	1,751	2,223	2,354	2,671	2,475
FHLBank Advances.....	3,620	4,430	5,620	6,708	6,621	6,140
Other Borrowed Money.....	2,911	5,315	5,978	6,639	7,294	6,209
Regulatory Capital.....	896	1,123	1,425	1,804	2,027	1,498
Net Deposit Gain.....	2,166	668	835	491	643	(732)
Net New Deposits Received.....	563	(590)	(337)	(554)	(433)	(1,881)
Loans Closed, Total.....	2,343	2,627	4,711	4,771	4,154	3,751
Construction Loans, Total....	294	258	418	564	704	677
1-4 Dwelling Units.....	144	143	219	332	420	442
5 or More Dwelling Units....	62	46	87	63	91	106
Nonresidential.....	88	69	112	169	193	129
Permanent Loans, Total.....	2,048	2,369	4,293	4,208	3,450	3,074
1-4 Dwelling Units.....	1,789	2,032	3,762	3,653	2,924	2,797
5 or More Dwelling Units....	64	54	172	203	160	70
Nonresidential.....	103	157	202	304	314	172
Land.....	92	127	157	47	51	35
Memo: Refinancing Loans.....	251	373	1,435	1,237	554	487
Cash Loan Repayments.....	1,427	1,781	3,004	2,755	2,090	1,951
Net Secondary Market Purchases						
Gross Purchases.....	1,470	1,617	1,570	1,368	1,466	1,037
Gross Sales.....	1,413	1,956	3,138	2,698	2,066	2,814
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	4,500	4,122	3,553
Outstanding, End of Period...	226	463	492	385	435	366
Mortgage Loans Foreclosed:						
During Period.....	104	86	66	110	65	76
Ratio to Ave. Mort. Bal. (%).	0.67	0.62	0.46	0.71	0.45	0.51
Mortgage Loans Foreclosed (#):						
During Period.....	2,178	1,822	1,678	1,553	1,172	827
Ratio to Ave. No. of Mort.(%)	0.45	0.25	0.35	0.33	0.26	0.19
Delinquent Mortgage Loans:						
End of Period.....	195	230	214	216	179	224
Ratio.....	1.43	1.59	1.49	1.52	1.18	1.49
Operating Income.....	3,169	3,092	3,283	3,311	3,474	3,355
Operating Expense.....	419	467	513	576	545	2,926
Interest Expense.....	2,764	2,521	2,603	2,538	2,703	429
Net Operating Income.....	(14)	104	167	197	225	57
Net Nonoperating Income.....	55	108	190	58	(5)	215
Nonoperating Income.....	100	174	313	189	100	547
Nonoperating Expense.....	45	66	123	130	105	40
Net Income Before Taxes.....	41	212	357	255	221	70
Income Taxes.....	16	50	130	110	86	50
Net Income.....	25	162	227	145	135	60
Return on Assets.....	0.09	0.51	0.65	0.39	0.35	0.10
Cost of Funds.....	10.69	8.50	8.34	7.80	7.93	8.50
Cost of Deposits.....	10.74	8.74	7.54	6.83	7.06	7.71
Mortgage Portfolio Yield.....	8.98	7.14	6.60	5.63	10.04	10.17

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MINNESOTA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	40	37	37	36	32	32
Total Assets.....	13,804	14,660	16,063	16,302	15,473	13,382
Mortgage Loans.....	6,634	6,920	6,469	6,743	6,403	5,990
Construction.....	529	474	363	329	361	215
Permanent.....	6,442	6,714	6,395	6,669	6,272	5,887
Mortgage-Backed Securities....	2,016	2,634	3,351	3,341	3,065	2,728
Nonmortgage Loans.....	1,332	2,014	2,253	2,569	2,724	2,361
Cash and Investments.....	2,238	1,359	2,171	1,658	1,859	1,429
Total Deposits.....	10,318	10,568	10,594	11,029	10,939	10,534
$100,000 or Less.....	9,617	9,908	9,893	10,295	10,268	10,027
More than $100,000.....	701	660	701	734	670	507
FHLBank Advances.....	1,476	1,727	1,898	2,127	2,644	2,006
Other Borrowed Money.....	1,328	1,522	2,740	2,457	1,466	1,109
Regulatory Capital.....	493	492	571	447	230	(453)
Net Deposit Gain.....	684	250	25	(119)	144	(166)
Net New Deposits Received.....	12	(414)	(610)	(736)	(449)	(764)
Loans Closed, Total.....	937	1,082	1,393	1,319	1,125	1,092
Construction Loans, Total....	222	139	257	153	242	155
1-4 Dwelling Units.....	95	84	49	36	47	31
5 or More Dwelling Units....	30	19	33	37	39	32
Nonresidential.....	97	35	175	80	157	92
Permanent Loans, Total.....	715	944	1,135	1,166	883	937
1-4 Dwelling Units.....	452	589	792	786	670	775
5 or More Dwelling Units....	79	65	106	143	89	57
Nonresidential.....	97	210	217	223	114	102
Land.....	87	80	21	13	9	4
Memo: Refinancing Loans.....	146	239	441	394	102	131
Cash Loan Repayments.....	773	926	1,489	1,339	932	885
Net Secondary Market Purchases						
Gross Purchases.....	1,029	624	491	1,120	549	468
Gross Sales.....	1,022	582	1,084	732	458	988
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	1,279	1,069	1,078
Outstanding, End of Period...	227	154	355	222	139	44
Mortgage Loans Foreclosed:						
During Period.....	79	110	111	140	135	177
Ratio to Ave. Mort. Bal. (%).	1.24	1.64	1.62	2.18	2.02	2.79
Mortgage Loans Foreclosed (#):						
During Period.....	881	919	760	1,156	849	951
Ratio to Ave. No. of Mort.(%)	0.42	0.25	0.40	0.70	0.57	0.75
Delinquent Mortgage Loans:						
End of Period.....	161	310	283	272	262	367
Ratio.....	2.42	4.49	4.38	4.04	4.09	6.01
Operating Income.....	1,380	1,455	1,401	1,297	1,378	1,207
Operating Expense.....	197	248	257	291	298	1,065
Interest Expense.....	1,206	1,232	1,161	1,055	1,099	142
Net Operating Income.....	(23)	(26)	(17)	(49)	(19)	94
Net Nonoperating Income.....	(1)	2	12	(52)	(337)	107
Nonoperating Income.....	46	94	120	73	48	284
Nonoperating Expense.....	47	92	108	125	385	(129)
Net Income Before Taxes.....	(24)	(24)	(5)	(101)	(357)	(4)
Income Taxes.....	(28)	(29)	(15)	(15)	(2)	(3)
Net Income.....	4	5	10	(86)	(355)	(131)
Return on Assets.....	0.03	0.03	0.06	(0.53)	(2.30)	(2.00)
Cost of Funds.....	9.20	9.03	7.79	7.33	7.30	8.00
Cost of Deposits.....	9.29	8.70	7.79	6.73	6.83	7.52
Mortgage Portfolio Yield.....	8.10	7.62	7.09	5.84	9.43	10.09

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MISSISSIPPI

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	45	45	45	42	42	39
Total Assets.....	3,681	4,059	4,809	5,109	5,268	4,379
Mortgage Loans.....	2,090	2,248	2,291	2,313	2,445	2,190
Construction.....	164	195	195	204	227	157
Permanent.....	2,098	2,221	2,239	2,261	2,344	2,086
Mortgage-Backed Securities....	445	385	516	774	831	697
Nonmortgage Loans.....	295	404	546	590	497	438
Cash and Investments.....	522	601	883	781	769	638
Total Deposits.....	3,303	3,587	4,176	4,220	4,377	3,891
$100,000 or Less.....	3,052	3,330	3,763	3,868	3,997	3,599
More than $100,000.....	251	257	413	352	380	292
FHLBank Advances.....	119	102	138	332	346	296
Other Borrowed Money.....	44	87	155	212	308	282
Regulatory Capital.....	158	220	257	258	142	(174)
Net Deposit Gain.....	392	287	360	65	158	(50)
Net New Deposits Received.....	208	90	171	(112)	(35)	(197)
Loans Closed, Total.....	658	946	1,681	1,167	858	514
Construction Loans, Total....	139	162	176	197	216	127
1-4 Dwelling Units.....	88	101	133	171	131	93
5 or More Dwelling Units....	35	23	19	12	40	10
Nonresidential.....	16	38	24	14	44	24
Permanent Loans, Total.....	518	784	1,505	970	642	387
1-4 Dwelling Units.....	300	606	1,369	817	504	286
5 or More Dwelling Units....	49	35	18	27	16	12
Nonresidential.....	47	61	80	94	104	80
Land.....	122	82	39	32	19	9
Memo: Refinancing Loans.....	65	76	313	296	115	117
Cash Loan Repayments.....	305	364	540	489	533	454
Net Secondary Market Purchases						
Gross Purchases.....	90	223	586	1,076	839	629
Gross Sales.....	379	656	1,697	1,617	1,033	703
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	911	663	339
Outstanding, End of Period...	1,476	171	92	63	87	45
Mortgage Loans Foreclosed:						
During Period.....	11	29	56	64	86	76
Ratio to Ave. Mort. Bal. (%).	0.55	1.34	2.42	2.80	3.53	3.39
Mortgage Loans Foreclosed (#):						
During Period.....	296	384	477	613	724	577
Ratio to Ave. No. of Mort.(%)	0.38	0.24	0.54	1.20	1.39	1.18
Delinquent Mortgage Loans:						
End of Period.....	38	58	96	197	161	215
Ratio.....	1.83	2.56	4.20	8.51	6.58	9.57
Operating Income.....	401	436	457	451	475	362
Operating Expense.....	65	90	121	129	129	316
Interest Expense.....	327	321	322	314	354	46
Net Operating Income.....	8	26	14	9	(7)	117
Net Nonoperating Income.....	5	17	18	(11)	(77)	42
Nonoperating Income.....	17	29	59	19	24	106
Nonoperating Expense.....	12	12	41	30	102	(135)
Net Income Before Taxes.....	14	42	32	(2)	(85)	(2)
Income Taxes.....	2	6	7	8	6	1
Net Income.....	12	37	25	(11)	(90)	(139)
Return on Assets.....	0.31	0.90	0.52	(0.21)	(1.71)	(4.09)
Cost of Funds.....	9.43	8.56	7.25	6.64	7.19	7.91
Cost of Deposits.....	9.20	8.46	7.18	6.56	6.98	7.54
Mortgage Portfolio Yield.....	9.06	9.33	8.72	7.15	9.28	9.77

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MISSOURI

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	85	86	85	81	80	80
Total Assets.....	20,288	21,350	21,881	23,991	24,877	23,016
Mortgage Loans.....	13,071	13,598	12,012	12,314	12,724	12,163
Construction.....	696	649	506	644	623	358
Permanent.....	13,079	13,538	12,046	12,251	12,382	12,041
Mortgage-Backed Securities....	2,360	2,764	4,129	5,114	5,678	5,641
Nonmortgage Loans.....	537	739	755	749	787	683
Cash and Investments.....	2,722	2,530	3,265	4,138	4,019	3,456
Total Deposits.....	17,540	18,452	17,741	18,687	18,923	18,581
$100,000 or Less.....	16,793	17,569	16,822	17,641	17,920	17,761
More than $100,000.....	746	883	919	1,046	1,003	820
FHLBank Advances.....	1,142	1,081	1,732	1,995	2,189	1,412
Other Borrowed Money.....	582	676	1,187	1,952	2,505	2,680
Regulatory Capital.....	760	832	917	1,026	893	(44)
Net Deposit Gain.....	1,649	912	279	67	242	(306)
Net New Deposits Received.....	569	(193)	(755)	(846)	(722)	(1,352)
Loans Closed, Total.....	2,229	2,273	3,081	3,069	2,507	1,763
Construction Loans, Total....	427	353	472	423	340	254
1-4 Dwelling Units.....	227	176	230	210	212	216
5 or More Dwelling Units....	81	54	40	75	30	9
Nonresidential.....	119	124	202	139	98	29
Permanent Loans, Total.....	1,803	1,920	2,609	2,646	2,167	1,509
1-4 Dwelling Units.....	1,329	1,347	2,002	1,823	1,530	1,080
5 or More Dwelling Units....	69	174	136	218	232	132
Nonresidential.....	189	203	430	562	376	265
Land.....	216	196	40	44	29	32
Memo: Refinancing Loans.....	185	242	823	904	380	373
Cash Loan Repayments.....	1,630	2,052	2,932	2,290	1,719	1,553
Net Secondary Market Purchases						
Gross Purchases.....	1,233	1,226	888	1,106	752	483
Gross Sales.....	1,047	909	1,607	1,224	830	738
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	3,640	2,405	1,459
Outstanding, End of Period...	231	291	476	381	212	93
Mortgage Loans Foreclosed:						
During Period.....	51	141	249	236	328	231
Ratio to Ave. Mort. Bal. (%).	0.40	1.07	1.94	1.99	2.62	1.85
Mortgage Loans Foreclosed (#):						
During Period.....	951	1,691	1,790	1,480	1,424	1,469
Ratio to Ave. No. of Mort.(%)	0.24	0.29	0.49	0.45	0.47	0.50
Delinquent Mortgage Loans:						
End of Period.....	258	311	321	511	510	694
Ratio.....	1.97	2.29	2.67	4.15	4.01	5.60
Operating Income.....	2,082	2,170	2,093	1,970	2,173	2,172
Operating Expense.....	273	333	364	368	390	1,856
Interest Expense.....	1,810	1,793	1,688	1,515	1,701	315
Net Operating Income.....	(1)	43	41	86	81	211
Net Nonoperating Income.....	8	18	19	(62)	(178)	51
Nonoperating Income.....	30	97	146	165	76	596
Nonoperating Expense.....	22	79	127	227	253	(441)
Net Income Before Taxes.....	7	61	60	24	(97)	14
Income Taxes.....	11	28	42	34	16	2
Net Income.....	(4)	34	18	(10)	(113)	(429)
Return on Assets.....	(0.02)	0.16	0.08	(0.04)	(0.46)	(1.80)
Cost of Funds.....	9.40	8.87	8.26	6.78	7.44	8.04
Cost of Deposits.....	9.47	8.91	8.38	6.72	7.18	7.77
Mortgage Portfolio Yield.....	9.25	8.99	8.48	6.71	9.63	10.09

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: MONTANA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	11	11	11	11	10	10
Total Assets.....	1,196	1,203	1,204	1,220	1,175	1,179
Mortgage Loans.....	859	827	754	668	643	633
Construction.....	60	40	24	18	12	11
Permanent.....	820	802	741	662	633	629
Mortgage-Backed Securities....	82	85	92	137	185	242
Nonmortgage Loans.....	74	77	71	64	61	67
Cash and Investments.....	121	144	207	277	206	174
Total Deposits.....	1,060	1,048	1,024	973	925	965
$100,000 or Less.....	970	967	959	912	885	918
More than $100,000.....	90	81	64	61	40	47
FHLBank Advances.....	50	49	44	60	56	62
Other Borrowed Money.....	8	17	25	78	81	36
Regulatory Capital.....	55	65	89	90	95	98
Net Deposit Gain.....	34	(9)	(24)	(51)	(46)	(52)
Net New Deposits Received.....	(49)	(88)	(91)	(107)	(101)	(107)
Loans Closed, Total.....	175	163	249	196	141	145
Construction Loans, Total....	54	31	18	16	18	17
1-4 Dwelling Units.....	36	24	16	14	16	14
5 or More Dwelling Units....	11	3	2	0	1	2
Nonresidential.....	7	4	1	1	0	1
Permanent Loans, Total.....	121	131	231	181	123	128
1-4 Dwelling Units.....	102	113	221	171	116	123
5 or More Dwelling Units....	4	6	3	1	2	1
Nonresidential.....	9	11	7	7	4	4
Land.....	6	1	1	1	0	0
Memo: Refinancing Loans.....	37	51	131	76	26	21
Cash Loan Repayments.....	97	119	128	111	89	102
Net Secondary Market Purchases						
Gross Purchases.....	20	8	2	4	4	4
Gross Sales.....	49	70	131	147	68	61
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	193	135	144
Outstanding, End of Period...	8	11	10	6	7	6
Mortgage Loans Foreclosed:						
During Period.....	4	9	17	13	16	10
Ratio to Ave. Mort. Bal. (%).	0.52	1.12	2.14	1.87	2.53	1.54
Mortgage Loans Foreclosed (#):						
During Period.....	86	110	265	220	233	141
Ratio to Ave. No. of Mort.(%)	0.31	0.27	1.00	0.89	1.04	0.63
Delinquent Mortgage Loans:						
End of Period.....	28	27	22	26	19	13
Ratio.....	3.26	3.22	2.97	3.87	2.93	2.07
Operating Income.....	132	128	120	113	107	106
Operating Expense.....	22	25	26	27	26	73
Interest Expense.....	105	95	82	72	68	32
Net Operating Income.....	6	9	12	14	13	3
Net Nonoperating Income.....	(3)	(2)	(1)	(7)	(4)	8
Nonoperating Income.....	1	2	5	3	3	28
Nonoperating Expense.....	4	4	6	10	7	9
Net Income Before Taxes.....	3	7	11	7	8	3
Income Taxes.....	2	3	5	4	3	4
Net Income.....	1	4	7	2	5	7
Return on Assets.....	0.08	0.32	0.57	0.18	0.43	0.65
Cost of Funds.....	9.34	8.53	7.56	6.46	6.50	7.18
Cost of Deposits.....	9.21	8.50	7.34	6.59	6.40	6.98
Mortgage Portfolio Yield.....	9.65	9.95	9.63	8.51	9.58	10.27

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NEBRASKA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	24	23	23	23	25	24
Total Assets.....	7,699	8,289	9,091	11,364	12,372	11,027
Mortgage Loans.....	5,386	5,249	4,774	5,206	5,091	4,635
Construction.....	302	291	191	142	171	137
Permanent.....	5,298	5,156	4,747	5,292	5,016	4,625
Mortgage-Backed Securities....	926	1,300	1,848	3,196	4,250	3,910
Nonmortgage Loans.....	266	395	499	629	676	464
Cash and Investments.....	699	827	1,235	1,211	1,120	998
Total Deposits.....	5,362	5,769	6,068	7,394	7,768	6,877
$100,000 or Less.....	5,085	5,313	5,356	6,735	7,053	6,295
More than $100,000.....	277	456	712	659	715	582
FHLBank Advances.....	1,292	1,363	1,762	2,266	2,304	2,013
Other Borrowed Money.....	677	718	840	1,221	1,886	1,947
Regulatory Capital.....	222	266	258	263	181	(92)
Net Deposit Gain.....	443	393	299	(98)	13	(830)
Net New Deposits Received.....	140	110	28	(386)	(362)	(1,208)
Loans Closed, Total.....	607	577	817	732	502	366
Construction Loans, Total....	144	118	62	49	54	29
1-4 Dwelling Units.....	52	43	41	39	42	28
5 or More Dwelling Units....	40	25	9	3	3	0
Nonresidential.....	51	50	12	7	9	1
Permanent Loans, Total.....	464	459	755	683	449	337
1-4 Dwelling Units.....	317	279	563	518	344	270
5 or More Dwelling Units....	27	32	57	60	27	14
Nonresidential.....	87	105	117	99	76	51
Land.....	32	44	17	5	1	1
Memo: Refinancing Loans.....	94	109	320	207	86	57
Cash Loan Repayments.....	574	737	1,031	1,017	805	712
Net Secondary Market Purchases						
Gross Purchases.....	846	715	1,186	1,207	1,087	758
Gross Sales.....	311	590	1,181	1,295	966	699
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	690	483	344
Outstanding, End of Period...	113	71	82	68	48	33
Mortgage Loans Foreclosed:						
During Period.....	42	72	168	149	199	137
Ratio to Ave. Mort. Bal. (%).	0.82	1.38	3.38	2.96	3.88	2.78
Mortgage Loans Foreclosed (#):						
During Period.....	782	984	1,207	1,248	1,036	862
Ratio to Ave. No. of Mort.(%)	0.54	0.47	0.92	1.06	0.94	0.85
Delinquent Mortgage Loans:						
End of Period.....	116	189	223	362	288	202
Ratio.....	2.16	3.60	4.68	6.95	5.66	4.24
Operating Income.....	835	852	847	941	1,051	999
Operating Expense.....	103	125	153	192	208	887
Interest Expense.....	728	702	667	727	870	112
Net Operating Income.....	4	24	28	22	(27)	83
Net Nonoperating Income.....	9	(6)	(23)	(49)	(48)	39
Nonoperating Income.....	22	32	55	40	58	185
Nonoperating Expense.....	13	37	78	89	106	(118)
Net Income Before Taxes.....	13	19	5	(27)	(75)	49
Income Taxes.....	6	7	11	20	16	8
Net Income.....	7	11	(6)	(47)	(92)	(77)
Return on Assets.....	0.10	0.13	(0.07)	(0.41)	(0.78)	(1.24)
Cost of Funds.....	9.93	9.00	7.79	6.76	7.64	8.26
Cost of Deposits.....	9.67	8.69	7.54	6.30	7.05	7.62
Mortgage Portfolio Yield.....	9.18	8.94	7.78	5.98	9.77	10.16

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NEVADA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	6	6	7	5	5	5
Total Assets.....	3,149	3,409	4,163	4,622	5,130	4,881
Mortgage Loans.....	1,819	1,974	1,904	2,000	2,208	2,041
Construction.....	143	171	243	299	227	161
Permanent.....	1,798	1,905	1,777	1,817	2,006	1,955
Mortgage-Backed Securities....	471	220	368	1,601	1,798	1,657
Nonmortgage Loans.....	164	209	163	186	154	145
Cash and Investments.....	367	654	1,336	454	555	566
Total Deposits.....	2,553	2,721	2,793	2,829	2,996	3,214
$100,000 or Less.....	2,232	2,483	2,414	2,391	2,543	2,912
More than $100,000.....	321	238	379	438	454	302
FHLBank Advances.....	238	195	314	375	487	427
Other Borrowed Money.....	145	221	692	1,054	1,269	873
Regulatory Capital.....	146	168	253	269	282	286
Net Deposit Gain.....	272	168	73	106	160	217
Net New Deposits Received.....	99	(30)	(100)	(38)	17	23
Loans Closed, Total.....	419	480	691	726	736	590
Construction Loans, Total....	108	164	232	225	223	216
1-4 Dwelling Units.....	68	73	131	136	164	187
5 or More Dwelling Units....	9	34	36	47	35	22
Nonresidential.....	30	58	64	42	25	7
Permanent Loans, Total.....	311	316	459	501	513	374
1-4 Dwelling Units.....	206	189	333	395	399	285
5 or More Dwelling Units....	6	39	35	38	42	19
Nonresidential.....	23	30	68	49	42	40
Land.....	75	57	23	18	30	29
Memo: Refinancing Loans.....	79	72	222	168	71	76
Cash Loan Repayments.....	239	408	681	561	484	486
Net Secondary Market Purchases						
Gross Purchases.....	119	77	80	213	161	6
Gross Sales.....	117	29	123	214	224	212
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	875	891	636
Outstanding, End of Period...	29	23	69	62	75	46
Mortgage Loans Foreclosed:						
During Period.....	20	23	46	29	15	41
Ratio to Ave. Mort. Bal. (%).	1.17	1.21	2.42	1.57	0.71	1.91
Mortgage Loans Foreclosed (#):						
During Period.....	157	693	269	165	152	196
Ratio to Ave. No. of Mort.(%)	0.40	1.20	0.73	0.56	0.48	0.51
Delinquent Mortgage Loans:						
End of Period.....	54	53	43	71	74	48
Ratio.....	2.95	2.70	2.26	3.58	3.33	2.25
Operating Income.....	338	357	380	395	456	439
Operating Expense.....	55	62	69	77	83	372
Interest Expense.....	278	276	265	262	319	67
Net Operating Income.....	5	19	47	56	55	14
Net Nonoperating Income.....	3	12	1	(7)	(9)	50
Nonoperating Income.....	8	17	15	8	8	83
Nonoperating Expense.....	5	5	13	15	17	20
Net Income Before Taxes.....	8	31	48	49	46	12
Income Taxes.....	1	6	13	20	18	13
Net Income.....	7	25	35	29	28	19
Return on Assets.....	0.21	0.74	0.83	0.62	0.57	0.37
Cost of Funds.....	9.59	8.91	7.10	6.23	7.06	8.08
Cost of Deposits.....	9.27	8.89	7.52	6.34	6.83	7.64
Mortgage Portfolio Yield.....	8.89	10.73	9.78	5.44	10.11	10.43

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NEW HAMPSHIRE

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	14	14	12	12	11	11
Total Assets.....	1,692	1,894	1,803	2,043	1,872	1,899
Mortgage Loans.....	1,220	1,389	1,210	1,418	1,311	1,247
Construction.....	51	67	97	149	94	77
Permanent.....	1,203	1,373	1,156	1,337	1,247	1,194
Mortgage-Backed Securities....	31	27	44	83	77	44
Nonmortgage Loans.....	97	131	157	205	196	259
Cash and Investments.....	292	285	325	254	214	267
Total Deposits.....	1,462	1,608	1,454	1,568	1,455	1,516
$100,000 or Less.....	1,359	1,473	1,274	1,392	1,278	1,350
More than $100,000.....	103	136	180	176	177	166
FHLBank Advances.....	110	137	151	237	208	180
Other Borrowed Money.....	6	5	1	12	5	1
Regulatory Capital.....	99	127	159	180	169	170
Net Deposit Gain.....	115	147	174	115	140	61
Net New Deposits Received.....	(9)	18	61	17	37	(51)
Loans Closed, Total.....	325	525	778	675	444	190
Construction Loans, Total....	74	124	143	154	106	53
1-4 Dwelling Units.....	51	71	83	91	57	35
5 or More Dwelling Units....	14	7	3	27	13	2
Nonresidential.....	10	46	57	35	36	16
Permanent Loans, Total.....	251	401	635	522	338	137
1-4 Dwelling Units.....	186	294	518	457	285	107
5 or More Dwelling Units....	7	9	11	22	16	1
Nonresidential.....	27	67	64	28	26	22
Land.....	31	31	42	14	11	7
Memo: Refinancing Loans.....	29	70	208	145	63	24
Cash Loan Repayments.....	181	311	463	279	199	195
Net Secondary Market Purchases						
Gross Purchases.....	3	22	259	206	182	8
Gross Sales.....	19	61	404	320	279	53
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	519	316	196
Outstanding, End of Period...	21	57	46	23	19	19
Mortgage Loans Foreclosed:						
During Period.....	3	1	0	2	3	9
Ratio to Ave. Mort. Bal. (%).	0.29	0.11	0.01	0.12	0.21	0.70
Mortgage Loans Foreclosed (#):						
During Period.....	41	22	4	21	14	74
Ratio to Ave. No. of Mort.(%)	0.10	0.04	0.01	0.07	0.05	0.29
Delinquent Mortgage Loans:						
End of Period.....	17	12	7	11	24	43
Ratio.....	1.41	0.87	0.60	0.77	1.81	3.36
Operating Income.....	187	206	203	187	189	185
Operating Expense.....	30	38	47	47	46	134
Interest Expense.....	142	146	132	119	129	51
Net Operating Income.....	15	22	24	21	14	5
Net Nonoperating Income.....	(2)	5	1	(0)	(0)	7
Nonoperating Income.....	1	7	5	3	3	43
Nonoperating Expense.....	3	2	3	4	3	10
Net Income Before Taxes.....	13	27	25	21	14	2
Income Taxes.....	4	8	9	8	6	6
Net Income.....	9	19	16	13	8	7
Return on Assets.....	0.51	1.01	0.88	0.63	0.41	0.37
Cost of Funds.....	8.99	8.31	8.21	6.53	7.33	8.00
Cost of Deposits.....	8.94	8.31	8.10	6.53	7.15	7.79
Mortgage Portfolio Yield.....	10.53	10.61	11.30	8.65	9.75	10.39

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NEW JERSEY

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	141	141	139	137	133	130
Total Assets	43,329	47,053	50,194	53,133	54,716	51,821
Mortgage Loans	23,385	26,246	28,454	30,048	32,088	31,833
Construction	1,718	1,727	3,098	3,815	4,434	3,871
Permanent	23,406	26,220	27,300	28,543	29,722	29,815
Mortgage-Backed Securities	6,559	6,066	7,622	8,157	7,661	6,511
Nonmortgage Loans	2,956	3,684	3,086	2,903	3,188	2,928
Cash and Investments	6,923	7,082	7,169	8,085	7,637	7,434
Total Deposits	36,647	39,282	39,880	40,940	41,891	41,196
$100,000 or Less	34,851	37,027	36,582	37,407	38,180	38,078
More than $100,000	1,796	2,255	3,298	3,533	3,711	3,118
FHLBank Advances	1,837	2,477	3,916	4,582	4,455	4,230
Other Borrowed Money	2,767	2,685	3,151	4,134	4,643	4,273
Regulatory Capital	1,471	1,830	2,270	2,571	2,817	1,237
Net Deposit Gain	4,780	2,695	2,704	1,366	1,977	(109)
Net New Deposits Received	1,897	(229)	193	(982)	(618)	(2,601)
Loans Closed, Total	5,986	8,936	16,976	16,965	15,126	6,587
Construction Loans, Total	1,703	1,728	2,324	2,182	2,160	860
1-4 Dwelling Units	801	971	956	1,027	1,092	481
5 or More Dwelling Units	394	488	716	709	618	212
Nonresidential	508	268	652	446	451	167
Permanent Loans, Total	4,283	7,209	14,652	14,783	12,966	5,727
1-4 Dwelling Units	3,539	5,967	12,386	13,016	11,345	5,036
5 or More Dwelling Units	235	319	1,085	683	389	244
Nonresidential	210	543	539	734	740	331
Land	298	380	642	350	492	116
Memo: Refinancing Loans	321	830	3,755	3,323	1,374	880
Cash Loan Repayments	3,193	4,195	7,404	9,225	8,670	4,611
Net Secondary Market Purchases						
Gross Purchases	3,672	2,974	3,802	2,688	1,945	1,445
Gross Sales	3,271	5,129	10,161	8,887	5,354	3,417
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	13,330	12,294	5,811
Outstanding, End of Period	1,332	2,141	2,017	1,382	1,287	941
Mortgage Loans Foreclosed:						
During Period	133	151	233	401	386	468
Ratio to Ave. Mort. Bal. (%)	0.61	0.62	0.87	1.39	1.23	1.45
Mortgage Loans Foreclosed (#):						
During Period	1,245	2,049	3,157	3,096	2,876	4,210
Ratio to Ave. No. of Mort.(%)	0.19	0.20	0.50	0.53	0.55	0.88
Delinquent Mortgage Loans:						
End of Period	441	574	698	853	922	2,212
Ratio	1.88	2.19	2.45	2.84	2.87	6.57
Operating Income	4,553	4,897	4,868	4,809	5,095	4,237
Operating Expense	670	849	950	1,044	1,090	3,438
interest Expense	3,761	3,802	3,445	3,306	3,697	800
Net Operating Income	122	246	473	459	308	838
Net Nonoperating Income	97	194	129	(152)	(140)	234
Nonoperating Income	190	308	325	200	189	1,186
Nonoperating Expense	93	115	196	352	329	(991)
Net Income Before Taxes	220	440	602	307	168	104
Income Taxes	36	107	174	159	88	54
Net Income	184	332	428	148	80	(940)
Return on Assets	0.42	0.71	0.85	0.28	0.15	(0.57)
Cost of Funds	9.12	8.57	7.40	6.71	7.29	8.05
Cost of Deposits	9.10	8.59	7.40	6.60	7.03	7.50
Mortgage Portfolio Yield	8.61	8.87	8.03	7.46	9.84	10.34

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NEW MEXICO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	25	25	25	25	24	24
Total Assets	4,345	4,979	5,870	6,033	5,406	4,864
Mortgage Loans	2,667	2,942	2,931	2,641	2,521	2,373
Construction	392	476	381	259	151	135
Permanent	2,582	2,796	2,767	2,611	2,610	2,307
Mortgage-Backed Securities	338	231	561	828	777	682
Nonmortgage Loans	392	584	624	498	454	355
Cash and Investments	518	641	935	1,101	901	935
Total Deposits	3,552	4,136	4,503	4,646	4,660	4,445
$100,000 or Less	2,600	3,012	3,321	3,729	3,608	4,094
More than $100,000	952	1,125	1,183	917	1,052	351
FHLBank Advances	369	324	414	510	620	587
Other Borrowed Money	185	110	634	749	480	629
Regulatory Capital	154	226	229	41	(492)	(900)
Net Deposit Gain	647	587	367	140	150	(167)
Net New Deposits Received	414	334	165	(51)	(40)	(315)
Loans Closed, Total	1,376	1,431	1,820	1,524	1,100	734
Construction Loans, Total	377	319	166	161	166	127
1-4 Dwelling Units	135	108	99	130	137	114
5 or More Dwelling Units	70	28	22	9	1	0
Nonresidential	172	183	45	22	28	13
Permanent Loans, Total	999	1,112	1,654	1,363	934	607
1-4 Dwelling Units	588	740	1,422	1,234	754	535
5 or More Dwelling Units	20	35	52	18	41	37
Nonresidential	154	105	116	67	56	19
Land	237	231	64	44	83	17
Memo: Refinancing Loans	141	218	737	482	168	51
Cash Loan Repayments	547	820	788	622	516	397
Net Secondary Market Purchases						
Gross Purchases	227	419	413	318	279	87
Gross Sales	664	726	1,323	1,215	641	514
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	933	724	467
Outstanding, End of Period	199	345	319	59	57	66
Mortgage Loans Foreclosed:						
During Period	29	48	213	230	170	205
Ratio to Ave. Mort. Bal. (%)	1.13	1.68	7.23	8.23	6.34	8.11
Mortgage Loans Foreclosed (#):						
During Period	296	391	695	862	1,031	597
Ratio to Ave. No. of Mort.(%)	0.45	0.50	1.50	1.94	1.19	0.78
Delinquent Mortgage Loans:						
End of Period	67	101	258	489	442	445
Ratio	2.50	3.42	8.81	18.52	17.55	18.23
Operating Income	482	528	542	536	486	381
Operating Expense	81	106	124	135	139	383
Interest Expense	391	414	422	436	470	(1)
Net Operating Income	10	9	(3)	(35)	(123)	111
Net Nonoperating Income	5	13	(17)	(137)	(449)	16
Nonoperating Income	22	36	39	23	15	135
Nonoperating Expense	17	23	56	159	465	(231)
Net Income Before Taxes	15	22	(21)	(171)	(572)	0
Income Taxes	2	4	2	2	(9)	17
Net Income	12	17	(23)	(173)	(563)	(248)
Return on Assets	0.28	0.35	(0.40)	(2.87)	(9.62)	(6.97)
Cost of Funds	9.54	9.02	7.66	7.49	8.08	8.42
Cost of Deposits	9.40	8.73	7.99	7.30	7.61	8.08
Mortgage Portfolio Yield	10.37	10.54	9.11	7.16	8.70	9.00

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NEW YORK

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	88	88	88	86	85	86
Total Assets.....	39,358	42,217	48,312	55,771	59,185	56,606
Mortgage Loans.....	18,047	19,329	23,455	29,203	31,398	30,604
Construction.....	959	1,040	1,322	1,479	1,632	1,415
Permanent.....	19,373	20,370	23,514	29,060	30,477	29,972
Mortgage-Backed Securities....	6,449	6,619	7,473	7,607	8,547	8,462
Nonmortgage Loans.....	2,381	3,455	3,490	5,034	6,166	5,107
Cash and Investments.....	8,046	8,432	9,144	8,793	7,943	8,567
Total Deposits.....	32,451	34,485	38,723	43,354	45,481	46,016
$100,000 or Less.....	30,906	32,396	36,030	40,219	42,137	42,962
More than $100,000.....	1,545	2,089	2,693	3,136	3,345	3,054
FHLBank Advances.....	2,601	2,448	2,842	3,990	4,383	4,390
Other Borrowed Money.....	1,839	2,448	3,216	4,431	5,260	3,911
Regulatory Capital.....	1,688	1,963	2,565	3,024	3,203	1,245
Net Deposit Gain.....	2,206	1,980	2,122	1,821	2,213	465
Net New Deposits Received.....	(285)	(696)	(552)	(775)	(716)	(2,879)
Loans Closed, Total.....	2,950	3,949	6,493	8,646	6,882	5,326
Construction Loans, Total....	449	712	820	839	941	735
1-4 Dwelling Units.....	233	290	385	403	437	332
5 or More Dwelling Units....	129	265	224	191	159	202
Nonresidential.....	87	157	211	245	345	202
Permanent Loans, Total.....	2,501	3,237	5,673	7,807	5,941	4,590
1-4 Dwelling Units.....	1,930	2,351	4,365	6,526	4,621	3,554
5 or More Dwelling Units....	255	440	601	602	601	433
Nonresidential.....	125	236	511	519	643	533
Land.....	191	209	197	159	76	70
Memo: Refinancing Loans.....	179	378	1,508	1,539	840	578
Cash Loan Repayments.....	1,869	2,382	4,188	4,451	3,925	3,713
Net Secondary Market Purchases						
Gross Purchases.....	1,022	1,272	2,068	2,008	1,853	2,330
Gross Sales.....	1,382	1,623	2,791	1,816	2,877	4,391
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	9,656	7,224	5,491
Outstanding, End of Period...	877	1,390	1,703	1,545	1,431	950
Mortgage Loans Foreclosed:						
During Period.....	30	75	57	128	178	241
Ratio to Ave. Mort. Bal. (%).	0.20	0.41	0.27	0.55	0.59	0.78
Mortgage Loans Foreclosed (#):						
During Period.....	809	675	796	1,081	1,117	1,094
Ratio to Ave. No. of Mort.(%)	0.12	0.08	0.14	0.19	0.19	0.20
Delinquent Mortgage Loans:						
End of Period.....	356	357	486	635	871	1,276
Ratio.....	1.97	1.85	2.07	2.18	2.77	4.06
Operating Income.....	3,495	4,157	4,460	4,523	5,154	5,318
Operating Expense.....	553	755	900	1,005	1,103	4,322
Interest Expense.....	2,966	3,184	3,146	3,060	3,708	997
Net Operating Income.....	(24)	219	414	458	343	518
Net Nonoperating Income.....	28	66	203	9	(63)	273
Nonoperating Income.....	66	184	318	209	171	1,845
Nonoperating Expense.....	37	118	116	200	233	(1,093)
Net Income Before Taxes.....	4	284	617	467	281	145
Income Taxes.....	25	57	134	158	140	121
Net Income.....	(21)	227	483	309	141	(1,069)
Return on Assets.....	(0.05)	0.54	1.00	0.55	0.25	(1.85)
Cost of Funds.....	8.04	8.08	7.05	5.94	6.96	7.77
Cost of Deposits.....	7.94	8.02	7.00	5.92	6.80	7.54
Mortgage Portfolio Yield.....	7.21	8.40	7.89	6.93	9.83	10.36

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NORTH CAROLINA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	115	139	140	137	133	129
Total Assets.....	14,319	17,435	19,337	20,197	21,208	21,180
Mortgage Loans.....	9,549	11,960	12,563	13,216	14,017	14,013
Construction.....	839	1,441	1,272	1,576	1,470	1,056
Permanent.....	9,214	11,231	12,021	12,380	13,096	13,379
Mortgage-Backed Securities....	1,317	1,181	1,683	2,076	2,085	1,948
Nonmortgage Loans.....	451	760	1,058	1,375	1,708	1,776
Cash and Investments.....	2,089	2,436	2,863	2,316	2,094	2,166
Total Deposits.....	12,609	15,379	16,370	16,794	17,514	17,887
$100,000 or Less.....	11,644	14,028	14,693	15,215	15,865	16,268
More than $100,000.....	965	1,350	1,677	1,579	1,649	1,619
FHLBank Advances.....	494	541	770	1,043	1,174	1,069
Other Borrowed Money.....	424	400	775	816	879	709
Regulatory Capital.....	610	875	1,084	1,276	1,378	1,236
Net Deposit Gain.....	1,554	1,028	1,112	422	814	499
Net New Deposits Received.....	703	71	181	(435)	(125)	(526)
Loans Closed, Total.....	2,862	3,976	5,860	5,202	4,211	3,139
Construction Loans, Total....	923	1,268	1,301	1,411	1,346	849
1-4 Dwelling Units.....	560	746	841	1,010	1,018	756
5 or More Dwelling Units....	147	198	196	78	47	29
Nonresidential.....	216	324	264	323	282	65
Permanent Loans, Total.....	1,939	2,709	4,559	3,792	2,864	2,290
1-4 Dwelling Units.....	1,360	1,899	3,491	3,188	2,358	1,942
5 or More Dwelling Units....	25	64	117	117	90	37
Nonresidential.....	105	170	262	343	277	216
Land.....	449	576	689	145	140	95
Memo: Refinancing Loans.....	255	438	1,710	1,128	560	460
Cash Loan Repayments.....	1,524	2,345	3,634	3,169	2,714	2,693
Net Secondary Market Purchases						
Gross Purchases.....	301	510	1,025	845	612	842
Gross Sales.....	885	1,342	2,593	2,133	1,293	1,509
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	4,576	3,758	2,907
Outstanding, End of Period...	1,110	511	492	318	266	209
Mortgage Loans Foreclosed:						
During Period.....	208	31	70	143	162	154
Ratio to Ave. Mort. Bal. (%).	2.33	0.29	0.57	1.12	1.19	1.09
Mortgage Loans Foreclosed (#):						
During Period.....	519	591	693	749	747	968
Ratio to Ave. No. of Mort.(%)	0.14	0.11	0.17	0.18	0.19	0.26
Delinquent Mortgage Loans:						
End of Period.....	142	228	274	277	351	474
Ratio.....	1.49	1.91	2.18	2.10	2.51	3.28
Operating Income.....	1,541	1,778	1,939	1,931	2,004	1,993
Operating Expense.....	217	289	365	429	435	1,548
Interest Expense.....	1,249	1,329	1,336	1,227	1,371	446
Net Operating Income.....	75	160	237	275	198	63
Net Nonoperating Income.....	1	10	31	(74)	(57)	98
Nonoperating Income.....	20	52	104	54	43	466
Nonoperating Expense.....	19	43	73	128	99	16
Net Income Before Taxes.....	76	170	269	201	142	10
Income Taxes.....	19	47	83	89	57	54
Net Income.....	57	123	185	112	84	(28)
Return on Assets.....	0.40	0.70	0.96	0.55	0.43	(0.20)
Cost of Funds.....	9.26	8.18	7.49	6.58	7.16	7.98
Cost of Deposits.....	9.18	8.05	7.50	6.57	7.05	7.84
Mortgage Portfolio Yield.....	9.32	9.35	9.19	8.32	9.88	10.30

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: NORTH DAKOTA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	6	6	6	6	6	6
Total Assets.....	3,310	3,477	3,931	4,232	4,623	4,186
Mortgage Loans.....	1,914	2,024	1,865	1,703	1,775	1,601
Construction.....	55	71	42	56	36	17
Permanent.....	1,980	2,052	1,907	1,717	1,754	1,612
Mortgage-Backed Securities....	379	395	762	1,204	1,424	1,263
Nonmortgage Loans.....	204	250	313	420	540	554
Cash and Investments.....	416	411	593	504	443	434
Total Deposits.....	2,434	2,537	2,486	2,511	2,607	2,750
$100,000 or Less.....	2,316	2,350	2,288	2,322	2,383	2,511
More than $100,000.....	118	187	198	189	224	239
FHLBank Advances.....	604	589	823	883	995	786
Other Borrowed Money.....	57	135	354	555	755	488
Regulatory Capital.....	144	146	190	207	208	94
Net Deposit Gain.....	221	58	(59)	(35)	96	143
Net New Deposits Received.....	38	(111)	(208)	(159)	(31)	13
Loans Closed, Total.....	238	208	364	279	111	98
Construction Loans, Total....	88	46	17	24	21	14
1-4 Dwelling Units.....	26	28	11	13	10	8
5 or More Dwelling Units....	18	11	5	9	6	6
Nonresidential.....	44	8	1	2	5	0
Permanent Loans, Total.....	150	162	347	255	91	84
1-4 Dwelling Units.....	125	133	305	218	78	78
5 or More Dwelling Units....	5	9	28	8	8	3
Nonresidential.....	3	13	13	27	3	2
Land.....	16	7	1	2	2	1
Memo: Refinancing Loans.....	18	21	126	80	17	9
Cash Loan Repayments.....	220	301	441	311	247	194
Net Secondary Market Purchases						
Gross Purchases.....	450	411	221	121	295	158
Gross Sales.....	290	234	231	241	71	177
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	265	102	93
Outstanding, End of Period...	7	17	21	4	1	3
Mortgage Loans Foreclosed:						
During Period.....	28	30	35	46	30	47
Ratio to Ave. Mort. Bal. (%).	1.51	1.53	1.76	2.63	1.75	2.75
Mortgage Loans Foreclosed (#):						
During Period.....	211	380	401	683	380	468
Ratio to Ave. No. of Mort.(%)	0.38	0.52	0.85	1.58	0.96	1.33
Delinquent Mortgage Loans:						
End of Period.....	43	48	43	51	61	56
Ratio.....	2.24	2.38	2.29	3.01	3.43	3.42
Operating Income.....	341	358	360	355	383	386
Operating Expense.....	48	59	64	64	64	342
Interest Expense.....	299	299	282	275	302	44
Net Operating Income.....	(6)	1	14	17	18	26
Net Nonoperating Income.....	4	11	50	11	(11)	43
Nonoperating Income.....	13	29	73	29	7	70
Nonoperating Expense.....	9	18	23	19	18	(9)
Net Income Before Taxes.....	(2)	11	64	27	7	8
Income Taxes.....	0	2	24	13	3	6
Net Income.....	(2)	9	40	15	4	(7)
Return on Assets.....	(0.07)	0.26	1.02	0.35	0.09	(0.16)
Cost of Funds.....	9.61	9.10	7.71	6.99	7.24	7.96
Cost of Deposits.....	9.45	8.72	7.85	6.42	6.66	7.35
Mortgage Portfolio Yield.....	9.70	9.25	8.21	6.02	9.55	9.74

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: OHIO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	219	247	233	224	223	219
Total Assets.....	47,583	50,813	51,744	52,803	54,880	53,144
Mortgage Loans.....	31,593	33,444	31,143	31,609	32,960	33,080
Construction.....	2,043	2,212	2,069	1,887	2,102	2,050
Permanent.....	31,163	33,060	30,813	31,376	31,994	32,221
Mortgage-Backed Securities....	3,925	3,716	4,929	6,837	7,413	6,105
Nonmortgage Loans.....	1,670	2,242	2,558	2,890	3,188	3,340
Cash and Investments.....	6,771	7,575	9,240	7,708	7,619	7,491
Total Deposits.....	41,377	44,373	43,012	43,442	44,685	44,794
$100,000 or Less.....	38,143	41,102	39,732	40,353	41,379	41,594
More than $100,000.....	3,233	3,271	3,280	3,089	3,306	3,200
FHLBank Advances.....	2,528	2,656	2,900	3,233	3,266	2,776
Other Borrowed Money.....	1,149	906	2,446	2,778	3,067	2,194
Regulatory Capital.....	1,843	2,116	2,591	2,686	3,148	2,615
Net Deposit Gain.....	2,594	1,728	1,410	848	1,723	103
Net New Deposits Received.....	(374)	(1,369)	(1,371)	(1,591)	(880)	(2,644)
Loans Closed, Total.....	5,283	8,233	11,786	10,962	10,127	7,554
Construction Loans, Total....	1,261	1,646	1,684	1,734	1,835	1,676
1-4 Dwelling Units.....	519	665	1,019	1,025	1,123	1,008
5 or More Dwelling Units....	229	241	200	187	201	260
Nonresidential.....	512	740	466	522	511	408
Permanent Loans, Total.....	4,023	6,586	10,102	9,228	8,292	5,878
1-4 Dwelling Units.....	2,878	4,969	8,691	7,847	6,748	4,989
5 or More Dwelling Units....	195	335	378	430	353	202
Nonresidential.....	442	888	850	842	1,002	551
Land.....	508	394	183	109	190	136
Memo: Refinancing Loans.....	522	863	3,518	2,594	865	669
Cash Loan Repayments.....	4,044	5,293	8,459	7,791	7,579	5,170
Net Secondary Market Purchases						
Gross Purchases.....	2,511	2,220	2,103	2,124	1,304	2,060
Gross Sales.....	2,450	4,115	6,046	3,700	2,367	4,297
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	11,128	9,754	7,441
Outstanding, End of Period...	516	1,004	1,049	708	691	755
Mortgage Loans Foreclosed:						
During Period.....	238	245	260	350	291	250
Ratio to Ave. Mort. Bal. (%).	0.79	0.75	0.80	1.13	0.91	0.75
Mortgage Loans Foreclosed (#):						
During Period.....	4,729	4,376	4,246	3,930	2,435	2,254
Ratio to Ave. No. of Mort.(%)	0.48	0.30	0.47	0.47	0.30	0.29
Delinquent Mortgage Loans:						
End of Period.....	1,016	1,030	1,120	1,138	884	1,157
Ratio.....	3.21	3.08	3.60	3.60	2.68	3.38
Operating Income.....	4,912	5,255	5,149	4,828	4,992	4,931
Operating Expense.....	721	924	980	1,006	1,011	3,805
Interest Expense.....	4,153	4,164	3,747	3,355	3,612	1,125
Net Operating Income.....	38	166	422	467	370	163
Net Nonoperating Income.....	18	21	(3)	(238)	(52)	273
Nonoperating Income.....	110	228	250	191	199	1,106
Nonoperating Expense.....	92	207	253	429	251	129
Net Income Before Taxes.....	56	187	419	229	317	62
Income Taxes.....	29	66	133	147	129	85
Net Income.....	27	122	287	83	188	105
Return on Assets.....	0.06	0.24	0.55	0.16	0.35	0.17
Cost of Funds.....	9.21	8.69	7.77	6.82	7.17	7.71
Cost of Deposits.....	9.07	8.52	7.77	6.70	6.93	7.51
Mortgage Portfolio Yield.....	9.50	9.85	9.65	8.00	9.79	10.17

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: OKLAHOMA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	54	54	53	53	39	39
Total Assets	9,391	9,898	10,086	10,076	11,052	10,179
Mortgage Loans	6,138	6,625	6,224	5,510	4,548	4,064
Construction	753	530	389	208	100	80
Permanent	5,730	6,320	6,163	5,719	4,659	4,143
Mortgage-Backed Securities	798	624	678	1,274	2,055	1,767
Nonmortgage Loans	728	820	784	622	531	526
Cash and Investments	1,142	1,026	1,268	1,306	2,308	2,347
Total Deposits	7,914	8,409	8,610	8,464	8,177	7,747
$100,000 or Less	7,132	7,706	7,962	7,915	7,574	7,201
More than $100,000	782	703	647	549	603	546
FHLBank Advances	629	737	960	1,169	1,430	1,282
Other Borrowed Money	360	311	245	563	959	992
Regulatory Capital	372	320	156	(256)	356	(10)
Net Deposit Gain	1,033	495	210	(98)	(35)	(264)
Net New Deposits Received	593	46	(204)	(465)	(401)	(599)
Loans Closed, Total	1,472	1,226	1,459	885	619	409
Construction Loans, Total	501	241	136	78	38	40
1-4 Dwelling Units	228	88	58	50	32	32
5 or More Dwelling Units	110	30	7	0	1	3
Nonresidential	162	123	71	27	5	5
Permanent Loans, Total	972	984	1,323	807	581	369
1-4 Dwelling Units	556	660	974	681	512	309
5 or More Dwelling Units	44	34	82	24	16	6
Nonresidential	171	153	200	95	43	51
Land	200	137	68	8	9	4
Memo: Refinancing Loans	265	336	588	288	79	34
Cash Loan Repayments	824	875	1,118	724	503	398
Net Secondary Market Purchases						
Gross Purchases	1,266	1,954	3,224	535	356	40
Gross Sales	1,283	1,837	3,457	769	672	234
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	756	485	394
Outstanding, End of Period	180	83	76	57	60	48
Mortgage Loans Foreclosed:						
During Period	87	152	279	439	419	299
Ratio to Ave. Mort. Bal. (%)	1.46	2.33	4.33	7.46	8.21	6.85
Mortgage Loans Foreclosed (#):						
During Period	876	1,645	2,634	3,094	2,843	2,711
Ratio to Ave. No. of Mort.(%)	0.54	0.68	1.73	2.36	2.99	2.97
Delinquent Mortgage Loans:						
End of Period	201	462	800	961	611	482
Ratio	3.27	6.97	12.86	17.44	13.43	11.43
Operating Income	1,029	1,031	919	806	825	714
Operating Expense	165	205	230	233	208	626
Interest Expense	860	846	768	693	698	87
Net Operating Income	4	(19)	(79)	(120)	(81)	75
Net Nonoperating Income	(4)	(11)	(225)	(416)	(177)	113
Nonoperating Income	28	53	38	28	23	194
Nonoperating Expense	32	64	262	444	200	(69)
Net Income Before Taxes	0	(30)	(304)	(537)	(258)	8
Income Taxes	2	6	(1)	(9)	(3)	(2)
Net Income	(2)	(36)	(302)	(527)	(255)	(59)
Return on Assets	(0.02)	(0.37)	(3.00)	(5.23)	(2.42)	(2.63)
Cost of Funds	9.66	8.95	7.85	6.83	7.15	7.91
Cost of Deposits	9.46	8.84	7.79	6.88	6.90	7.58
Mortgage Portfolio Yield	9.84	9.64	8.76	7.03	8.48	10.14

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: OREGON

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	21	20	20	16	12	12
Total Assets.....	9,368	9,750	9,660	9,517	11,175	10,727
Mortgage Loans.....	4,782	4,602	4,590	4,386	5,242	5,334
Construction.....	643	452	381	147	165	215
Permanent.....	4,872	4,754	4,748	4,669	5,369	5,417
Mortgage-Backed Securities....	1,942	1,813	1,890	1,842	2,184	2,159
Nonmortgage Loans.....	422	543	573	485	654	768
Cash and Investments.....	1,059	1,419	1,339	1,492	1,786	1,479
Total Deposits.....	6,756	6,900	6,874	6,544	6,749	6,699
$100,000 or Less.....	5,907	6,411	6,323	6,049	6,153	6,095
More than $100,000.....	849	490	551	495	596	604
FHLBank Advances.....	1,936	2,157	2,079	2,162	3,031	2,836
Other Borrowed Money.....	320	332	449	571	851	1,091
Regulatory Capital.....	251	236	115	125	420	(31)
Net Deposit Gain.....	512	208	(23)	24	170	76
Net New Deposits Received.....	(84)	(351)	(554)	(418)	(293)	(423)
Loans Closed, Total.....	900	876	971	803	890	929
Construction Loans, Total....	223	213	120	131	188	187
1-4 Dwelling Units.....	131	76	93	124	150	167
5 or More Dwelling Units....	12	49	8	1	23	3
Nonresidential.....	79	88	19	6	15	16
Permanent Loans, Total.....	677	663	851	672	702	743
1-4 Dwelling Units.....	479	470	731	561	484	628
5 or More Dwelling Units....	40	28	33	37	98	59
Nonresidential.....	93	114	71	67	110	51
Land.....	65	52	16	7	10	5
Memo: Refinancing Loans.....	201	189	382	268	129	90
Cash Loan Repayments.....	751	800	1,080	935	799	916
Net Secondary Market Purchases						
Gross Purchases.....	955	653	527	808	1,132	634
Gross Sales.....	738	507	407	507	404	441
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	745	1,123	914
Outstanding, End of Period...	122	146	130	137	96	85
Mortgage Loans Foreclosed:						
During Period.....	107	223	191	151	68	84
Ratio to Ave. Mort. Bal. (%).	2.16	4.70	4.18	3.57	1.40	1.58
Mortgage Loans Foreclosed (#):						
During Period.....	1,435	2,170	2,105	1,378	835	755
Ratio to Ave. No. of Mort.(%)	0.99	0.99	1.64	1.26	0.73	0.63
Delinquent Mortgage Loans:						
End of Period.....	177	394	321	206	99	73
Ratio.....	3.70	8.56	6.98	4.70	1.89	1.30
Operating Income.....	1,097	1,026	962	832	932	991
Operating Expense.....	166	181	187	191	186	883
Interest Expense.....	937	889	861	684	759	108
Net Operating Income.....	(6)	(44)	(86)	(42)	(13)	100
Net Nonoperating Income.....	(22)	(78)	(109)	(90)	3	47
Nonoperating Income.....	30	91	72	52	40	488
Nonoperating Expense.....	52	169	181	142	37	(432)
Net Income Before Taxes.....	(28)	(121)	(195)	(132)	(11)	61
Income Taxes.....	(4)	0	4	5	5	5
Net Income.....	(23)	(122)	(199)	(137)	(15)	(376)
Return on Assets.....	(0.25)	(1.25)	(2.06)	(1.44)	(0.17)	(3.46)
Cost of Funds.....	10.34	9.52	9.18	7.38	7.78	8.34
Cost of Deposits.....	9.65	9.06	8.10	7.08	7.17	7.73
Mortgage Portfolio Yield.....	9.23	8.79	8.13	7.22	10.32	10.66

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: PENNSYLVANIA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	178	175	170	169	166	162
Total Assets.....	32,217	35,229	38,112	42,740	45,521	40,808
Mortgage Loans.....	21,269	23,159	22,728	24,423	26,713	24,316
Construction.....	1,499	1,597	1,783	2,591	3,134	2,125
Permanent.....	21,359	22,973	22,492	23,580	25,041	23,456
Mortgage-Backed Securities....	2,723	2,391	3,312	4,898	5,332	5,124
Nonmortgage Loans.....	1,203	2,184	3,169	4,267	4,594	4,121
Cash and Investments.....	4,366	4,771	6,040	5,778	5,559	5,063
Total Deposits.....	27,476	29,880	31,395	32,825	35,442	33,176
$100,000 or Less.....	26,064	28,057	29,276	30,322	32,354	30,453
More than $100,000.....	1,412	1,822	2,119	2,504	3,088	2,724
FHLBank Advances.....	1,833	2,281	3,242	4,702	4,253	3,261
Other Borrowed Money.....	831	704	731	2,130	2,627	2,346
Regulatory Capital.....	1,433	1,679	2,028	2,380	2,483	1,385
Net Deposit Gain.....	2,607	2,530	2,608	871	2,609	94
Net New Deposits Received.....	657	569	763	(873)	665	(1,982)
Loans Closed, Total.....	3,754	3,939	6,711	7,283	6,749	4,914
Construction Loans, Total....	989	1,063	1,527	1,687	2,064	1,624
1-4 Dwelling Units.....	699	774	1,094	1,350	1,611	1,317
5 or More Dwelling Units....	100	116	196	151	197	84
Nonresidential.....	189	173	238	187	256	223
Permanent Loans, Total.....	2,765	2,876	5,184	5,596	4,685	3,290
1-4 Dwelling Units.....	2,251	2,281	4,300	4,742	3,804	2,612
5 or More Dwelling Units....	126	163	230	295	221	169
Nonresidential.....	169	195	369	402	432	267
Land.....	219	237	285	158	227	242
Memo: Refinancing Loans.....	259	428	1,962	1,714	688	510
Cash Loan Repayments.....	2,954	3,663	6,578	5,813	4,642	4,052
Net Secondary Market Purchases						
Gross Purchases.....	2,333	2,505	2,323	2,807	2,032	1,027
Gross Sales.....	1,129	1,593	2,486	3,161	2,198	1,979
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	6,423	5,827	4,234
Outstanding, End of Period...	279	506	743	490	551	271
Mortgage Loans Foreclosed:						
During Period.....	75	144	164	206	203	160
Ratio to Ave. Mort. Bal. (%).	0.38	0.65	0.72	0.88	0.79	0.60
Mortgage Loans Foreclosed (#):						
During Period.....	1,516	1,806	2,055	2,298	2,148	1,448
Ratio to Ave. No. of Mort.(%)	0.21	0.17	0.28	0.33	0.35	0.26
Delinquent Mortgage Loans:						
End of Period.....	536	595	653	703	859	710
Ratio.....	2.52	2.57	2.87	2.88	3.22	2.78
Operating Income.....	3,339	3,598	3,708	3,856	4,088	3,858
Operating Expense.....	492	612	705	812	860	3,084
Interest Expense.....	2,703	2,757	2,646	2,622	2,974	775
Net Operating Income.....	144	229	356	422	254	180
Net Nonoperating Income.....	43	52	34	(100)	(131)	220
Nonoperating Income.....	91	142	157	153	167	1,432
Nonoperating Expense.....	48	91	123	253	297	(617)
Net Income Before Taxes.....	186	280	391	322	123	36
Income Taxes.....	41	73	112	100	104	89
Net Income.....	145	207	279	221	19	(670)
Return on Assets.....	0.45	0.59	0.73	0.52	0.05	(2.69)
Cost of Funds.....	8.96	8.38	7.48	6.61	7.26	7.92
Cost of Deposits.....	8.96	8.30	7.46	6.63	7.04	7.70
Mortgage Portfolio Yield.....	9.62	9.80	9.36	7.99	9.79	10.00

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: PUERTO RICO

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	11	11	10	10	10	11
Total Assets.....	4,493	5,034	5,581	6,233	6,819	7,068
Mortgage Loans.....	1,533	1,554	1,678	1,814	1,963	2,237
Construction.....	129	176	304	399	408	434
Permanent.....	1,532	1,525	1,618	1,659	1,738	2,015
Mortgage-Backed Securities....	747	809	829	928	1,214	1,114
Nonmortgage Loans.....	355	658	1,156	1,565	1,850	2,061
Cash and Investments.....	1,636	1,755	1,647	1,615	1,452	1,231
Total Deposits.....	2,636	2,944	3,230	3,713	4,110	5,108
$100,000 or Less.....	2,383	2,309	2,352	2,565	2,829	3,279
More than $100,000.....	253	635	877	1,149	1,280	1,829
FHLBank Advances.....	109	139	215	252	204	165
Other Borrowed Money.....	1,465	1,579	1,674	1,705	1,918	1,301
Regulatory Capital.....	209	265	343	436	454	327
Net Deposit Gain.....	280	308	286	484	396	936
Net New Deposits Received.....	201	236	211	407	303	834
Loans Closed, Total.....	187	234	448	515	478	481
Construction Loans, Total....	107	119	231	217	205	160
1-4 Dwelling Units.....	51	76	164	136	105	115
5 or More Dwelling Units....	8	4	30	42	39	28
Nonresidential.....	48	39	37	38	61	17
Permanent Loans, Total.....	80	115	217	299	273	321
1-4 Dwelling Units.....	47	54	108	181	101	112
5 or More Dwelling Units....	0	0	18	6	5	6
Nonresidential.....	15	32	31	102	154	192
Land.....	18	28	59	10	13	11
Memo: Refinancing Loans.....	21	32	66	43	22	29
Cash Loan Repayments.....	132	193	275	492	373	403
Net Secondary Market Purchases						
Gross Purchases.....	44	91	93	148	171	203
Gross Sales.....	109	74	72	70	114	79
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	622	614	668
Outstanding, End of Period...	90	175	239	251	183	260
Mortgage Loans Foreclosed:						
During Period.....	13	12	10	22	12	16
Ratio to Ave. Mort. Bal. (%).	0.86	0.82	0.65	1.35	0.62	0.75
Mortgage Loans Foreclosed (#):						
During Period.....	422	375	501	178	173	208
Ratio to Ave. No. of Mort.(%)	0.65	0.38	0.81	0.30	0.29	0.39
Delinquent Mortgage Loans:						
End of Period.....	107	108	83	78	133	172
Ratio.....	6.99	6.98	4.93	4.30	6.80	7.02
Operating Income.....	446	491	527	569	636	662
Operating Expense.....	75	103	126	145	155	477
Interest Expense.....	341	344	339	354	410	185
Net Operating Income.....	30	45	62	71	71	53
Net Nonoperating Income.....	(11)	5	18	(7)	(24)	32
Nonoperating Income.....	27	18	33	25	14	169
Nonoperating Expense.....	38	12	16	32	38	(5)
Net Income Before Taxes.....	19	50	80	63	46	16
Income Taxes.....	3	3	13	16	14	10
Net Income.....	16	47	67	48	33	0
Return on Assets.....	0.35	0.93	1.19	0.76	0.51	0.01
Cost of Funds.....	7.90	7.22	6.51	6.15	6.86	7.43
Cost of Deposits.....	7.97	6.65	6.07	5.49	6.30	7.03
Mortgage Portfolio Yield.....	8.00	7.73	7.39	6.77	10.37	10.30

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: RHODE ISLAND

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	4	3	3	4	4	4
Total Assets.....	2,979	2,860	3,592	4,075	3,819	3,383
Mortgage Loans.....	1,733	1,598	1,954	2,363	2,183	1,924
Construction.....	283	459	437	734	829	464
Permanent.....	1,635	1,349	1,713	1,948	1,725	1,616
Mortgage-Backed Securities....	11	3	38	31	126	140
Nonmortgage Loans.....	666	873	1,046	901	882	866
Cash and Investments.....	396	248	279	264	238	209
Total Deposits.....	2,392	2,135	2,571	2,680	2,682	2,619
$100,000 or Less.....	1,947	1,677	1,916	2,025	2,065	2,059
More than $100,000.....	445	458	656	655	617	560
FHLBank Advances.....	145	321	417	775	395	270
Other Borrowed Money.....	217	176	266	289	421	325
Regulatory Capital.....	173	166	272	264	258	125
Net Deposit Gain.....	63	186	110	70	18	(63)
Net New Deposits Received.....	(14)	69	(1)	(61)	(117)	(209)
Loans Closed, Total.....	353	652	895	1,088	1,020	940
Construction Loans, Total....	117	246	500	580	758	637
1-4 Dwelling Units.....	25	48	209	313	411	471
5 or More Dwelling Units....	10	23	55	66	59	46
Nonresidential.....	82	176	236	200	288	120
Permanent Loans, Total.....	236	406	395	508	262	304
1-4 Dwelling Units.....	143	149	182	235	146	252
5 or More Dwelling Units....	9	8	0	16	20	3
Nonresidential.....	43	230	213	252	94	31
Land.....	40	20	0	5	2	18
Memo: Refinancing Loans.....	13	32	107	94	36	45
Cash Loan Repayments.....	193	457	769	895	877	789
Net Secondary Market Purchases						
Gross Purchases.....	90	402	85	353	78	171
Gross Sales.....	143	262	208	147	311	492
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	1,134	723	670
Outstanding, End of Period...	473	304	302	135	107	19
Mortgage Loans Foreclosed:						
During Period.....	2	12	30	29	23	44
Ratio to Ave. Mort. Bal. (%).	0.19	0.70	1.80	1.38	1.04	2.14
Mortgage Loans Foreclosed (#):						
During Period.....	50	15	94	65	45	65
Ratio to Ave. No. of Mort.(%)	0.19	0.05	0.39	0.27	0.20	0.37
Delinquent Mortgage Loans:						
End of Period.....	38	24	61	39	59	103
Ratio.....	2.19	1.49	3.13	1.66	2.69	4.93
Operating Income.....	169	311	294	341	363	340
Operating Expense.....	34	67	69	78	78	272
Interest Expense.....	131	221	193	227	254	67
Net Operating Income.....	4	23	32	36	31	58
Net Nonoperating Income.....	(2)	(7)	(6)	(36)	(7)	10
Nonoperating Income.....	11	8	4	5	6	75
Nonoperating Expense.....	13	15	10	41	12	(55)
Net Income Before Taxes.....	3	16	26	(0)	24	24
Income Taxes.....	(1)	2	5	(0)	4	6
Net Income.....	4	14	21	0	20	(37)
Return on Assets.....	0.14	0.48	0.58	0.00	0.51	(1.00)
Cost of Funds.....	4.75	8.37	5.93	6.07	7.04	7.96
Cost of Deposits.....	4.56	8.57	5.81	6.07	6.61	7.34
Mortgage Portfolio Yield.....	6.34	11.49	8.02	8.06	9.56	10.31

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: SOUTH CAROLINA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	46	47	49	49	47	47
Total Assets.....	9,217	9,712	10,399	10,874	11,757	11,547
Mortgage Loans.....	5,859	6,286	6,561	6,724	7,350	7,552
Construction.....	362	619	567	573	584	482
Permanent.....	5,838	6,009	6,300	6,432	6,950	7,270
Mortgage-Backed Securities....	876	591	678	977	1,055	835
Nonmortgage Loans.....	758	1,051	1,219	1,404	1,532	1,427
Cash and Investments.....	1,043	1,037	1,235	1,024	1,110	1,050
Total Deposits.....	7,628	8,014	8,364	8,618	9,083	9,377
$100,000 or Less.....	6,997	7,397	7,592	7,795	8,146	8,475
More than $100,000.....	630	617	772	823	936	903
FHLBank Advances.....	667	762	853	910	1,148	985
Other Borrowed Money.....	494	401	508	611	761	430
Regulatory Capital.....	299	373	486	557	575	517
Net Deposit Gain.....	859	387	426	257	523	345
Net New Deposits Received.....	286	(142)	(91)	(215)	14	(192)
Loans Closed, Total.....	1,745	1,970	2,703	2,433	2,242	1,794
Construction Loans, Total....	575	605	588	578	644	529
1-4 Dwelling Units.....	332	373	415	460	552	458
5 or More Dwelling Units....	119	81	31	25	8	28
Nonresidential.....	125	151	142	93	85	42
Permanent Loans, Total.....	1,170	1,365	2,114	1,854	1,598	1,265
1-4 Dwelling Units.....	823	947	1,618	1,522	1,283	1,000
5 or More Dwelling Units....	18	26	33	24	21	15
Nonresidential.....	97	133	231	241	213	173
Land.....	233	259	232	68	81	78
Memo: Refinancing Loans.....	158	230	771	609	293	229
Cash Loan Repayments.....	922	1,288	1,777	1,418	1,288	1,315
Net Secondary Market Purchases						
Gross Purchases.....	323	401	536	304	455	300
Gross Sales.....	553	968	1,310	1,050	776	846
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	2,286	2,010	1,533
Outstanding, End of Period...	330	192	224	176	196	161
Mortgage Loans Foreclosed:						
During Period.....	197	30	35	73	58	82
Ratio to Ave. Mort. Bal. (%).	3.67	0.50	0.55	1.13	0.83	1.09
Mortgage Loans Foreclosed (#):						
During Period.....	434	556	676	706	642	625
Ratio to Ave. No. of Mort.(%)	0.23	0.21	0.40	0.42	0.40	0.42
Delinquent Mortgage Loans:						
End of Period.....	105	110	168	231	256	318
Ratio.....	1.79	1.74	2.57	3.43	3.48	4.10
Operating Income.....	967	1,052	1,057	1,016	1,095	1,063
Operating Expense.....	156	195	228	250	256	826
Interest Expense.....	796	799	745	663	752	238
Net Operating Income.....	15	57	84	103	87	51
Net Nonoperating Income.....	1	14	5	(23)	(20)	70
Nonoperating Income.....	17	40	47	28	21	257
Nonoperating Expense.....	16	26	42	51	41	0
Net Income Before Taxes.....	16	71	89	79	67	17
Income Taxes.....	4	16	26	32	23	11
Net Income.....	12	55	63	48	44	7
Return on Assets.....	0.13	0.57	0.61	0.44	0.38	(0.01)
Cost of Funds.....	9.08	8.74	7.70	6.56	7.11	8.02
Cost of Deposits.....	9.22	8.55	7.56	6.44	6.90	7.68
Mortgage Portfolio Yield.....	9.27	10.10	9.69	8.47	9.79	9.91

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: SOUTH DAKOTA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	14	13	12	12	11	12
Total Assets.....	1,371	1,364	1,387	1,409	1,426	1,439
Mortgage Loans.....	836	791	750	737	741	730
Construction.....	33	19	14	13	18	13
Permanent.....	848	807	762	752	742	732
Mortgage-Backed Securities....	124	66	61	87	78	77
Nonmortgage Loans.....	105	144	163	193	216	232
Cash and Investments.....	210	263	315	299	280	334
Total Deposits.....	1,233	1,241	1,272	1,254	1,258	1,301
$100,000 or Less.....	1,138	1,139	1,156	1,144	1,141	1,171
More than $100,000.....	95	101	116	111	117	129
FHLBank Advances.....	75	53	40	73	73	72
Other Borrowed Money.....	1	2	2	5	7	2
Regulatory Capital.....	44	50	60	61	70	43
Net Deposit Gain.....	64	52	31	(17)	5	(49)
Net New Deposits Received.....	(38)	(45)	(52)	(92)	(68)	(136)
Loans Closed, Total.....	137	91	116	134	115	112
Construction Loans, Total....	41	29	20	24	29	30
1-4 Dwelling Units.....	18	12	12	12	11	11
5 or More Dwelling Units....	16	7	1	5	12	17
Nonresidential.....	7	11	7	7	7	2
Permanent Loans, Total.....	96	62	95	111	86	82
1-4 Dwelling Units.....	64	49	62	84	65	61
5 or More Dwelling Units....	4	2	3	10	8	9
Nonresidential.....	18	6	28	14	12	13
Land.....	9	6	2	2	1	0
Memo: Refinancing Loans.....	13	12	30	36	18	10
Cash Loan Repayments.....	128	111	174	133	94	111
Net Secondary Market Purchases						
Gross Purchases.....	87	58	52	63	61	21
Gross Sales.....	97	36	34	55	58	33
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	150	127	109
Outstanding, End of Period...	8	17	17	9	10	8
Mortgage Loans Foreclosed:						
During Period.....	5	9	7	10	19	6
Ratio to Ave. Mort. Bal. (%).	0.65	1.10	0.96	1.32	2.54	0.86
Mortgage Loans Foreclosed (#):						
During Period.....	125	143	85	108	145	74
Ratio to Ave. No. of Mort.(%)	0.47	0.50	0.43	0.59	0.99	0.49
Delinquent Mortgage Loans:						
End of Period.....	33	27	32	33	18	14
Ratio.....	3.96	3.39	4.24	4.51	2.41	1.89
Operating Income.....	149	143	142	137	137	140
Operating Expense.....	19	23	25	28	29	104
Interest Expense.....	128	112	102	90	92	35
Net Operating Income.....	3	9	15	19	17	22
Net Nonoperating Income.....	(2)	0	(4)	(15)	(8)	7
Nonoperating Income.....	3	8	10	2	3	32
Nonoperating Expense.....	6	8	14	16	11	(11)
Net Income Before Taxes.....	0	9	11	5	9	0
Income Taxes.....	0	2	3	2	3	(1)
Net Income.....	0	7	8	3	6	(11)
Return on Assets.....	0.02	0.52	0.60	0.19	0.39	(0.73)
Cost of Funds.....	9.74	8.66	7.74	6.73	6.90	7.58
Cost of Deposits.....	9.70	8.55	7.62	6.74	6.77	7.47
Mortgage Portfolio Yield.....	9.56	10.28	10.33	9.24	10.15	10.43

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: TENNESSEE

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	66	62	64	63	60	58
Total Assets	9,628	9,819	10,624	11,515	12,147	11,600
Mortgage Loans	5,932	6,207	6,197	6,422	7,014	6,637
Construction	316	380	501	542	460	387
Permanent	5,928	6,133	6,049	6,167	6,723	6,425
Mortgage-Backed Securities	671	585	918	1,606	1,627	1,455
Nonmortgage Loans	501	720	882	995	1,070	1,036
Cash and Investments	1,943	1,677	1,959	1,754	1,599	1,623
Total Deposits	8,562	8,570	8,942	9,240	9,860	9,911
$100,000 or Less	7,761	7,886	8,140	8,447	8,977	9,046
More than $100,000	802	684	802	793	883	865
FHLBank Advances	372	305	478	566	637	416
Other Borrowed Money	120	254	266	735	616	367
Regulatory Capital	405	522	749	816	854	716
Net Deposit Gain	686	310	345	265	472	111
Net New Deposits Received	78	(266)	(178)	(218)	(51)	(463)
Loans Closed, Total	1,436	1,682	2,188	2,028	1,716	1,688
Construction Loans, Total	368	392	499	511	447	418
1-4 Dwelling Units	259	280	351	383	370	352
5 or More Dwelling Units	33	35	49	38	14	15
Nonresidential	75	77	100	91	63	50
Permanent Loans, Total	1,069	1,290	1,689	1,517	1,269	1,271
1-4 Dwelling Units	708	888	1,355	1,229	1,002	1,061
5 or More Dwelling Units	24	91	83	53	49	74
Nonresidential	127	100	149	145	151	77
Land	209	210	102	91	66	58
Memo: Refinancing Loans	165	258	562	465	236	239
Cash Loan Repayments	973	1,142	1,628	1,456	1,247	1,424
Net Secondary Market Purchases						
Gross Purchases	482	395	646	567	720	238
Gross Sales	820	667	1,239	942	663	854
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	2,025	1,780	1,714
Outstanding, End of Period	130	178	278	123	125	115
Mortgage Loans Foreclosed:						
During Period	48	47	52	78	128	204
Ratio to Ave. Mort. Bal. (%)	0.80	0.78	0.84	1.25	1.92	2.97
Mortgage Loans Foreclosed (#):						
During Period	594	635	715	955	1,775	2,398
Ratio to Ave. No. of Mort.(%)	0.28	0.21	0.36	0.50	0.95	1.34
Delinquent Mortgage Loans:						
End of Period	95	119	128	140	248	315
Ratio	1.60	1.92	2.07	2.18	3.54	4.62
Operating Income	1,038	1,044	1,051	1,051	1,127	1,095
Operating Expense	145	175	196	221	235	873
Interest Expense	856	786	732	699	797	222
Net Operating Income	38	84	122	131	95	74
Net Nonoperating Income	(10)	(5)	(8)	(36)	(52)	83
Nonoperating Income	14	24	33	27	32	252
Nonoperating Expense	24	29	41	64	84	(20)
Net Income Before Taxes	28	79	114	94	43	18
Income Taxes	10	21	40	44	25	14
Net Income	18	58	74	51	19	(17)
Return on Assets	0.19	0.59	0.70	0.44	0.16	(0.14)
Cost of Funds	9.45	8.59	7.55	6.63	7.23	7.95
Cost of Deposits	9.38	8.49	7.43	6.54	6.95	7.72
Mortgage Portfolio Yield	10.21	9.98	9.26	7.67	9.74	10.11

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: TEXAS

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	267	273	281	279	204	196
Total Assets	77,515	91,799	96,920	99,614	110,861	90,606
Mortgage Loans	45,981	53,494	52,619	44,287	38,047	31,077
Construction	14,499	11,895	8,651	5,887	3,351	1,854
Permanent	39,084	50,265	52,118	45,910	38,070	31,323
Mortgage-Backed Securities	6,835	7,373	8,871	12,597	12,873	7,579
Nonmortgage Loans	4,700	5,637	5,830	5,221	5,221	4,514
Cash and Investments	10,514	10,426	9,990	12,559	26,182	21,218
Total Deposits	61,991	72,806	80,430	85,325	83,950	70,823
$100,000 or Less	47,747	60,238	70,806	78,280	78,027	66,158
More than $100,000	14,244	12,568	9,623	7,044	5,923	4,666
FHLBank Advances	4,353	6,743	8,244	10,249	17,415	19,304
Other Borrowed Money	6,637	6,452	6,284	8,987	10,454	7,854
Regulatory Capital	2,936	3,904	110	(6,677)	(3,155)	(9,356)
Net Deposit Gain	17,355	11,057	7,403	5,157	(1,051)	(8,985)
Net New Deposits Received	13,762	7,177	3,413	1,445	(4,776)	(12,080)
Loans Closed, Total	23,309	25,367	20,985	11,300	9,254	3,843
Construction Loans, Total	9,723	8,150	4,472	2,178	1,560	715
1-4 Dwelling Units	3,367	2,423	1,708	1,448	1,238	670
5 or More Dwelling Units	1,693	1,440	751	164	103	17
Nonresidential	4,662	4,288	2,014	566	219	28
Permanent Loans, Total	13,586	17,217	16,513	9,122	7,695	3,128
1-4 Dwelling Units	4,846	5,505	9,644	5,867	5,202	2,621
5 or More Dwelling Units	1,324	1,713	1,115	708	522	169
Nonresidential	1,781	2,600	2,220	1,113	826	204
Land	5,636	7,399	3,534	1,434	1,146	134
Memo: Refinancing Loans	1,044	1,332	3,109	2,686	996	215
Cash Loan Repayments	11,078	13,320	14,200	8,997	7,472	5,134
Net Secondary Market Purchases						
Gross Purchases	7,739	8,090	6,837	4,586	2,901	1,989
Gross Sales	9,028	11,444	10,852	6,722	5,218	2,352
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	5,989	4,914	1,939
Outstanding, End of Period	4,027	3,220	2,098	1,215	868	211
Mortgage Loans Foreclosed:						
During Period	1,404	2,067	4,928	7,776	7,814	5,309
Ratio to Ave. Mort. Bal. (%)	3.32	4.17	9.17	15.85	18.06	14.99
Mortgage Loans Foreclosed (#):						
During Period	6,497	13,637	17,108	22,582	19,030	12,697
Ratio to Ave. No. of Mort.(%)	0.74	1.18	2.24	3.13	3.22	1.84
Delinquent Mortgage Loans:						
End of Period	1,807	3,409	10,355	12,893	9,787	9,015
Ratio	3.93	6.37	19.68	29.11	25.72	27.17
Operating Income	7,957	9,566	8,420	6,489	6,434	6,523
Operating Expense	1,305	1,874	2,528	2,258	1,969	8,012
Interest Expense	6,410	7,518	7,616	7,569	7,902	(1,489)
Net Operating Income	242	174	(1,724)	(3,339)	(3,437)	2,541
Net Nonoperating Income	132	468	(1,594)	(3,980)	(7,126)	1,542
Nonoperating Income	533	970	1,075	596	376	1,676
Nonoperating Expense	401	502	2,670	4,576	7,503	(4,164)
Net Income Before Taxes	373	642	(3,319)	(7,318)	(10,564)	50
Income Taxes	91	179	(110)	(47)	(67)	(40)
Net Income	282	462	(3,208)	(7,271)	(10,497)	(4,074)
Return on Assets	0.36	0.50	(3.31)	(7.30)	(11.32)	(6.27)
Cost of Funds	8.80	8.83	8.14	7.31	8.04	8.70
Cost of Deposits	9.04	8.82	8.02	7.18	7.84	8.38
Mortgage Portfolio Yield	9.54	9.74	8.66	7.35	8.45	10.81

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: UTAH

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	15	14	14	13	13	13
Total Assets	6,323	6,031	5,933	7,083	7,623	6,867
Mortgage Loans	4,140	3,537	3,341	3,313	3,472	3,534
Construction	640	569	404	284	318	417
Permanent	3,880	3,324	3,235	3,295	3,271	3,288
Mortgage-Backed Securities	518	645	700	1,265	2,058	1,971
Nonmortgage Loans	296	419	376	320	304	263
Cash and Investments	596	654	650	1,157	935	640
Total Deposits	4,578	4,482	4,399	4,584	4,615	4,369
$100,000 or Less	3,783	3,776	3,848	4,086	4,171	3,978
More than $100,000	795	706	551	499	445	391
FHLBank Advances	1,144	974	1,031	1,315	1,369	1,223
Other Borrowed Money	262	311	343	904	1,298	1,064
Regulatory Capital	222	180	58	183	217	117
Net Deposit Gain	701	92	(125)	43	(33)	(125)
Net New Deposits Received	344	(271)	(420)	(226)	(356)	(395)
Loans Closed, Total	1,318	1,282	1,841	1,046	811	741
Construction Loans, Total	502	244	169	195	246	278
1-4 Dwelling Units	221	157	131	72	56	162
5 or More Dwelling Units	78	46	7	37	24	24
Nonresidential	203	41	31	87	166	92
Permanent Loans, Total	816	1,038	1,672	851	565	463
1-4 Dwelling Units	666	834	1,557	743	412	298
5 or More Dwelling Units	21	56	25	22	25	3
Nonresidential	61	85	67	76	89	86
Land	69	63	23	10	39	76
Memo: Refinancing Loans	142	188	675	255	81	27
Cash Loan Repayments	546	675	1,191	775	574	575
Net Secondary Market Purchases						
Gross Purchases	421	371	249	426	266	676
Gross Sales	602	1,023	1,107	529	326	586
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	902	625	264
Outstanding, End of Period	241	136	163	156	187	139
Mortgage Loans Foreclosed:						
During Period	94	97	128	107	93	127
Ratio to Ave. Mort. Bal. (%)	2.45	2.66	3.73	0.18	2.74	3.60
Mortgage Loans Foreclosed (#):						
During Period	691	945	1,067	1,093	917	835
Ratio to Ave. No. of Mort.(%)	0.64	0.69	1.19	1.38	1.40	1.85
Delinquent Mortgage Loans:						
End of Period	173	173	267	184	137	139
Ratio	4.17	4.90	8.00	5.55	3.95	3.74
Operating Income	656	634	563	582	647	588
Operating Expense	131	147	151	160	153	503
Interest Expense	541	517	450	456	525	85
Net Operating Income	(16)	(30)	(38)	(34)	(30)	90
Net Nonoperating Income	4	(32)	(66)	(56)	(25)	32
Nonoperating Income	18	24	43	19	48	254
Nonoperating Expense	13	56	109	75	73	(227)
Net Income Before Taxes	(12)	(61)	(104)	(89)	(55)	5
Income Taxes	3	(3)	11	3	20	9
Net Income	(14)	(59)	(115)	(93)	(75)	(232)
Return on Assets	(0.23)	(0.97)	(1.94)	(1.31)	(1.01)	(3.67)
Cost of Funds	9.02	9.09	7.79	6.72	7.48	8.33
Cost of Deposits	8.70	8.70	7.55	6.71	7.24	7.86
Mortgage Portfolio Yield	9.64	9.84	8.59	7.11	10.15	10.33

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: VERMONT

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions	4	4	4	4	4	4
Total Assets	329	373	428	516	586	565
Mortgage Loans	229	246	268	308	367	350
Construction	4	7	3	12	13	6
Permanent	228	243	272	302	354	347
Mortgage-Backed Securities	10	8	38	59	45	26
Nonmortgage Loans	38	66	65	88	98	112
Cash and Investments	32	33	33	36	48	42
Total Deposits	288	308	319	367	420	414
$100,000 or Less	276	292	292	307	333	353
More than $100,000	12	16	27	59	87	61
FHLBank Advances	14	35	72	105	89	89
Other Borrowed Money	2	3	4	10	37	25
Regulatory Capital	23	25	28	31	34	33
Net Deposit Gain	33	20	11	47	54	(6)
Net New Deposits Received	11	(2)	(9)	29	30	(35)
Loans Closed, Total	76	116	214	176	179	137
Construction Loans, Total	6	10	16	18	19	12
1-4 Dwelling Units	4	7	11	13	16	11
5 or More Dwelling Units	2	3	4	5	3	1
Nonresidential	0	0	1	0	0	0
Permanent Loans, Total	70	106	198	158	160	125
1-4 Dwelling Units	59	86	185	143	118	91
5 or More Dwelling Units	2	2	1	4	3	1
Nonresidential	3	0	4	11	40	33
Land	6	19	8	1	0	1
Memo: Refinancing Loans	3	12	65	25	9	11
Cash Loan Repayments	38	46	83	60	60	67
Net Secondary Market Purchases						
Gross Purchases	9	0	0	0	0	0
Gross Sales	29	51	127	77	70	85
Commitments to Originate Mortgage Loans:						
Made During Period	N.A.	N.A.	N.A.	190	178	116
Outstanding, End of Period	10	26	40	16	20	11
Mortgage Loans Foreclosed:						
During Period	1	1	0	1	0	1
Ratio to Ave. Mort. Bal. (%)	0.49	0.40	0.15	0.18	0.04	0.18
Mortgage Loans Foreclosed (#):						
During Period	20	18	15	10	6	16
Ratio to Ave. No. of Mort.(%)	0.19	0.11	0.15	0.10	0.05	0.12
Delinquent Mortgage Loans:						
End of Period	3	3	1	1	3	10
Ratio	1.17	1.10	0.53	0.38	0.88	2.71
Operating Income	34	38	42	47	55	57
Operating Expense	6	8	10	13	15	42
Interest Expense	27	28	28	29	36	15
Net Operating Income	1	2	4	5	4	2
Net Nonoperating Income	0	1	2	1	1	4
Nonoperating Income	1	1	2	2	1	16
Nonoperating Expense	1	0	1	1	1	1
Net Income Before Taxes	1	2	6	6	4	1
Income Taxes	(0)	1	2	2	1	1
Net Income	1	2	4	4	3	1
Return on Assets	0.30	0.45	0.88	0.73	0.51	0.13
Cost of Funds	8.88	8.07	6.98	5.93	7.06	7.81
Cost of Deposits	8.74	8.40	7.29	5.98	6.79	7.47
Mortgage Portfolio Yield	10.23	10.31	8.67	7.01	9.68	10.75

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: VIRGINIA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	67	67	66	66	62	62
Total Assets.....	19,482	21,167	22,928	25,617	30,018	29,510
Mortgage Loans.....	12,122	13,456	14,038	15,204	17,999	18,523
Construction.....	1,861	1,784	1,840	1,939	2,168	2,190
Permanent.....	11,362	12,788	13,281	14,477	16,975	17,310
Mortgage-Backed Securities....	3,149	2,255	2,131	3,506	4,362	3,928
Nonmortgage Loans.....	747	1,001	1,348	1,593	2,125	2,169
Cash and Investments.....	2,133	2,657	3,215	3,119	3,135	2,614
Total Deposits.....	15,352	17,137	18,254	19,368	21,720	21,915
$100,000 or Less.....	13,033	14,460	15,208	16,425	18,103	18,235
More than $100,000.....	2,319	2,677	3,047	2,944	3,617	3,680
FHLBank Advances.....	1,360	1,632	1,769	2,476	3,440	3,173
Other Borrowed Money.....	1,845	921	1,008	1,925	2,924	2,704
Regulatory Capital.....	650	1,076	1,432	1,440	1,503	1,288
Net Deposit Gain.....	2,446	1,693	1,241	1,038	1,985	625
Net New Deposits Received.....	1,446	598	165	11	813	(613)
Loans Closed, Total.....	4,143	4,552	7,838	7,890	7,523	6,021
Construction Loans, Total....	1,499	1,544	1,586	1,664	1,837	1,298
1-4 Dwelling Units.....	842	860	942	863	1,121	918
5 or More Dwelling Units....	127	127	154	193	229	94
Nonresidential.....	530	556	490	608	486	286
Permanent Loans, Total.....	2,643	3,008	6,252	6,226	5,687	4,722
1-4 Dwelling Units.....	1,821	1,930	4,264	5,077	3,988	3,624
5 or More Dwelling Units....	94	136	267	257	394	222
Nonresidential.....	308	437	632	590	586	501
Land.....	421	505	1,089	302	718	375
Memo: Refinancing Loans.....	205	431	1,463	1,644	640	611
Cash Loan Repayments.....	2,209	2,858	4,550	4,339	3,631	3,391
Net Secondary Market Purchases						
Gross Purchases.....	1,470	2,041	1,929	1,841	1,950	1,217
Gross Sales.....	1,008	2,447	4,576	4,155	2,872	3,104
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	8,652	8,028	5,331
Outstanding, End of Period...	749	766	1,304	1,305	1,130	666
Mortgage Loans Foreclosed:						
During Period.....	115	123	160	214	257	218
Ratio to Ave. Mort. Bal. (%).	1.03	0.96	1.18	1.51	1.50	1.17
Mortgage Loans Foreclosed (#):						
During Period.....	513	728	882	1,627	8,040	1,274
Ratio to Ave. No. of Mort.(%)	0.17	0.16	0.30	0.58	3.11	0.51
Delinquent Mortgage Loans:						
End of Period.....	194	313	392	485	479	903
Ratio.....	1.60	2.20	2.79	3.19	2.66	4.63
Operating Income.....	2,070	2,297	2,271	2,231	2,675	2,777
Operating Expense.....	295	381	463	532	574	2,304
Interest Expense.....	1,730	1,804	1,632	1,602	2,025	474
Net Operating Income.....	46	112	175	94	76	129
Net Nonoperating Income.....	2	60	54	(2)	(23)	135
Nonoperating Income.....	55	116	152	170	157	581
Nonoperating Expense.....	53	56	98	172	180	(101)
Net Income Before Taxes.....	47	172	230	92	52	155
Income Taxes.....	17	49	77	53	49	28
Net Income.....	30	123	152	39	4	26
Return on Assets.....	0.15	0.58	0.66	0.15	0.01	0.03
Cost of Funds.....	9.32	9.20	7.86	6.82	7.75	8.47
Cost of Deposits.....	9.19	8.89	7.75	6.88	7.52	8.14
Mortgage Portfolio Yield.....	8.47	9.41	9.17	7.74	10.13	10.74

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: WASHINGTON

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	46	45	43	39	33	32
Total Assets.....	14,037	15,378	17,113	17,537	17,292	17,446
Mortgage Loans.....	9,518	9,943	10,027	10,453	10,663	11,339
Construction.....	1,190	1,337	1,315	1,216	1,395	1,946
Permanent.....	9,091	9,360	9,427	9,968	9,963	10,498
Mortgage-Backed Securities....	1,098	1,908	2,874	2,896	2,308	2,373
Nonmortgage Loans.....	471	509	590	633	647	665
Cash and Investments.....	1,747	1,792	2,196	2,112	2,367	1,722
Total Deposits.....	10,668	11,075	11,513	11,656	11,498	11,948
$100,000 or Less.....	9,243	9,908	9,989	10,020	9,465	10,358
More than $100,000.....	1,426	1,167	1,524	1,636	2,032	1,590
FHLBank Advances.....	1,587	1,744	2,152	2,413	2,077	2,323
Other Borrowed Money.....	737	1,397	2,101	2,109	2,230	1,707
Regulatory Capital.....	795	859	1,025	1,067	1,164	1,100
Net Deposit Gain.....	788	449	770	368	828	199
Net New Deposits Received.....	(163)	(457)	(61)	(420)	55	(569)
Loans Closed, Total.....	2,792	3,109	4,464	4,228	3,998	4,421
Construction Loans, Total....	1,005	1,015	1,085	1,187	1,258	1,527
1-4 Dwelling Units.....	433	502	730	847	830	1,027
5 or More Dwelling Units....	240	227	170	168	263	352
Nonresidential.....	332	286	185	172	166	148
Permanent Loans, Total.....	1,786	2,094	3,379	3,041	2,739	2,894
1-4 Dwelling Units.....	1,081	1,483	2,806	2,521	2,260	2,322
5 or More Dwelling Units....	174	205	230	221	153	236
Nonresidential.....	329	311	295	224	212	142
Land.....	201	95	49	76	114	195
Memo: Refinancing Loans.....	519	594	1,660	1,071	561	454
Cash Loan Repayments.....	1,492	1,671	2,592	2,449	2,061	2,169
Net Secondary Market Purchases						
Gross Purchases.....	754	528	1,180	999	789	805
Gross Sales.....	747	1,487	2,861	2,044	1,204	2,411
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	3,766	3,580	4,003
Outstanding, End of Period...	353	351	348	364	350	520
Mortgage Loans Foreclosed:						
During Period.....	161	149	296	217	99	83
Ratio to Ave. Mort. Bal. (%).	1.79	1.54	2.93	2.13	0.95	0.74
Mortgage Loans Foreclosed (#):						
During Period.....	1,471	1,614	1,849	1,637	848	690
Ratio to Ave. No. of Mort.(%)	0.57	0.42	0.75	0.73	0.47	0.39
Delinquent Mortgage Loans:						
End of Period.....	264	391	374	320	314	285
Ratio.....	2.77	3.94	3.73	3.06	2.95	2.29
Operating Income.....	1,570	1,598	1,654	1,676	1,631	1,449
Operating Expense.....	252	304	333	359	335	1,148
Interest Expense.....	1,244	1,229	1,169	1,142	1,167	301
Net Operating Income.....	74	65	152	174	129	25
Net Nonoperating Income.....	4	(7)	(6)	(25)	(38)	90
Nonoperating Income.....	39	80	114	85	58	282
Nonoperating Expense.....	34	87	120	110	97	84
Net Income Before Taxes.....	78	58	146	148	90	27
Income Taxes.....	29	30	47	63	33	26
Net Income.....	49	29	98	86	57	85
Return on Assets.....	0.35	0.19	0.57	0.49	0.25	0.42
Cost of Funds.....	9.59	8.66	7.50	7.14	7.37	7.75
Cost of Deposits.....	9.30	8.73	7.57	6.83	6.95	7.50
Mortgage Portfolio Yield.....	10.06	9.34	8.47	7.89	10.02	9.96

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: WEST VIRGINIA

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	19	19	18	18	16	16
Total Assets.....	2,224	2,307	2,113	2,010	2,075	2,167
Mortgage Loans.....	1,436	1,502	1,291	1,227	1,185	1,233
Construction.....	108	91	61	33	29	41
Permanent.....	1,411	1,476	1,269	1,226	1,189	1,219
Mortgage-Backed Securities....	163	146	138	137	162	228
Nonmortgage Loans.....	101	136	168	156	267	264
Cash and Investments.....	366	340	339	312	325	327
Total Deposits.....	1,936	1,977	1,863	1,763	1,731	1,767
$100,000 or Less.....	1,849	1,885	1,759	1,677	1,634	1,637
More than $100,000.....	86	91	104	86	97	130
FHLBank Advances.....	89	163	99	132	153	188
Other Borrowed Money.....	71	24	9	4	17	32
Regulatory Capital.....	104	112	104	87	135	143
Net Deposit Gain.....	115	39	12	(100)	(34)	36
Net New Deposits Received.....	4	(71)	(90)	(187)	(119)	(52)
Loans Closed, Total.....	314	341	465	384	223	251
Construction Loans, Total....	31	43	30	23	30	41
1-4 Dwelling Units.....	12	16	12	17	17	22
5 or More Dwelling Units....	8	11	3	1	0	2
Nonresidential.....	11	17	15	5	13	17
Permanent Loans, Total.....	283	298	435	361	193	210
1-4 Dwelling Units.....	235	243	397	340	182	194
5 or More Dwelling Units....	1	12	8	5	5	5
Nonresidential.....	33	22	10	13	5	10
Land.....	14	21	21	3	2	1
Memo: Refinancing Loans.....	20	34	173	88	22	19
Cash Loan Repayments.....	187	219	281	226	166	177
Net Secondary Market Purchases						
Gross Purchases.....	107	63	50	40	32	68
Gross Sales.....	96	142	324	235	92	118
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	390	225	255
Outstanding, End of Period...	87	89	51	9	27	19
Mortgage Loans Foreclosed:						
During Period.....	12	32	41	37	26	17
Ratio to Ave. Mort. Bal. (%).	0.92	2.12	2.82	2.96	2.09	1.39
Mortgage Loans Foreclosed (#):						
During Period.....	185	328	389	377	303	264
Ratio to Ave. No. of Mort.(%)	0.41	0.50	1.01	0.94	1.05	0.81
Delinquent Mortgage Loans:						
End of Period.....	53	69	77	76	53	46
Ratio.....	3.72	4.63	5.96	6.17	4.44	3.66
Operating Income.....	242	241	215	184	187	198
Operating Expense.....	46	54	61	55	49	139
Interest Expense.....	190	178	154	126	121	60
Net Operating Income.....	6	8	(0)	4	18	5
Net Nonoperating Income.....	(2)	4	(4)	(15)	(5)	14
Nonoperating Income.....	5	14	11	4	3	56
Nonoperating Expense.....	7	11	14	19	8	13
Net Income Before Taxes.....	4	11	(4)	(12)	13	1
Income Taxes.....	1	3	5	4	3	3
Net Income.....	3	8	(9)	(16)	9	10
Return on Assets.....	0.16	0.34	(0.42)	(0.79)	0.45	0.48
Cost of Funds.....	9.05	8.27	7.84	6.64	6.32	7.04
Cost of Deposits.....	9.10	8.22	7.68	6.67	6.27	6.99
Mortgage Portfolio Yield.....	9.89	10.09	10.19	8.61	9.06	9.89

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: WISCONSIN

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	83	80	79	75	72	70
Total Assets.....	14,872	15,217	15,808	16,400	16,986	17,087
Mortgage Loans.....	10,068	9,996	9,943	10,303	10,952	10,977
Construction.....	222	282	352	377	438	410
Permanent.....	10,104	9,963	9,844	10,217	10,733	10,780
Mortgage-Backed Securities....	1,000	970	1,278	1,592	1,464	1,360
Nonmortgage Loans.....	755	1,064	1,340	1,655	1,908	1,930
Cash and Investments.....	2,277	2,345	2,319	2,014	1,800	1,979
Total Deposits.....	12,998	13,370	13,711	14,051	14,511	14,603
$100,000 or Less.....	12,613	13,122	13,386	13,485	13,926	14,028
More than $100,000.....	385	248	324	566	585	575
FHLBank Advances.....	344	299	404	529	543	452
Other Borrowed Money.....	366	315	360	442	451	491
Regulatory Capital.....	803	880	1,029	1,097	1,189	1,232
Net Deposit Gain.....	593	328	341	345	473	99
Net New Deposits Received.....	(417)	(637)	(529)	(415)	(298)	(755)
Loans Closed, Total.....	1,808	2,055	3,575	3,131	2,581	2,109
Construction Loans, Total....	311	299	352	497	541	429
1-4 Dwelling Units.....	186	176	243	385	395	335
5 or More Dwelling Units....	56	63	50	58	75	55
Nonresidential.....	69	61	60	54	71	39
Permanent Loans, Total.....	1,497	1,756	3,223	2,634	2,041	1,680
1-4 Dwelling Units.....	1,023	1,327	2,701	2,255	1,790	1,495
5 or More Dwelling Units....	203	161	248	195	121	95
Nonresidential.....	87	133	191	170	114	72
Land.....	183	135	83	13	15	18
Memo: Refinancing Loans.....	346	529	1,753	875	332	214
Cash Loan Repayments.....	1,227	1,439	2,289	1,994	1,584	1,543
Net Secondary Market Purchases						
Gross Purchases.....	485	673	1,405	1,305	880	852
Gross Sales.....	596	1,309	2,515	1,895	1,130	1,297
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	3,078	2,659	2,085
Outstanding, End of Period...	63	154	185	124	132	140
Mortgage Loans Foreclosed:						
During Period.....	90	101	101	105	100	94
Ratio to Ave. Mort. Bal. (%).	0.92	1.01	1.01	1.05	0.95	0.86
Mortgage Loans Foreclosed (#):						
During Period.....	2,022	2,084	1,755	1,858	1,562	1,240
Ratio to Ave. No. of Mort.(%)	0.63	0.44	0.57	0.62	0.53	0.42
Delinquent Mortgage Loans:						
End of Period.....	193	224	232	199	176	177
Ratio.....	1.92	2.24	2.33	1.94	1.61	1.58
Operating Income.....	1,629	1,655	1,640	1,538	1,593	1,574
Operating Expense...	276	315	356	377	377	1,157
Interest Expense.....	1,265	1,219	1,098	997	1,053	417
Net Operating Income.....	89	121	186	165	162	55
Net Nonoperating Income.....	(0)	14	17	(42)	(29)	86
Nonoperating Income.....	23	47	73	48	35	387
Nonoperating Expense.....	24	33	56	90	64	62
Net Income Before Taxes.....	88	135	203	123	133	46
Income Taxes.....	34	51	74	55	47	46
Net Income.....	54	84	129	67	86	62
Return on Assets.....	0.36	0.55	0.82	0.41	0.51	0.36
Cost of Funds.....	9.25	8.73	7.58	6.62	6.88	7.49
Cost of Deposits.....	9.23	8.67	7.54	6.64	6.82	7.40
Mortgage Portfolio Yield.....	10.19	10.39	9.68	8.42	9.66	9.92

TABLE B2 (Continued)

SELECTED FINANCIAL DATA FOR SAIF-INSURED INSTITUTIONS
STATE: WYOMING

(Dollar amounts in millions)

ITEM	1984	1985	1986	1987	1988	1989
Number of Institutions.....	12	12	11	11	10	10
Total Assets.....	1,281	1,299	1,296	1,206	1,313	1,162
Mortgage Loans.....	788	793	663	504	447	455
Construction.....	46	59	22	9	3	2
Permanent.....	771	767	650	522	491	462
Mortgage-Backed Securities....	108	44	156	257	271	215
Nonmortgage Loans.....	111	114	100	99	95	110
Cash and Investments.....	179	222	232	197	339	266
Total Deposits.....	1,154	1,163	1,148	1,124	1,073	965
$100,000 or Less.....	920	986	995	959	912	836
More than $100,000.....	234	177	154	165	160	129
FHLBank Advances.....	51	78	79	75	119	81
Other Borrowed Money.....	1	2	24	20	48	65
Regulatory Capital.....	55	39	30	(26)	55	41
Net Deposit Gain.....	145	11	58	(26)	(36)	(120)
Net New Deposits Received.....	51	(84)	(30)	(84)	(96)	(175)
Loans Closed, Total.....	180	218	254	181	91	76
Construction Loans, Total....	18	42	14	6	3	0
1-4 Dwelling Units.....	11	14	12	1	2	0
5 or More Dwelling Units....	1	13	1	3	0	0
Nonresidential.....	5	14	1	1	1	0
Permanent Loans, Total.....	162	177	240	175	87	76
1-4 Dwelling Units.....	141	129	212	168	84	69
5 or More Dwelling Units....	3	2	2	1	0	0
Nonresidential.....	10	44	24	5	2	7
Land.....	8	2	2	0	0	0
Memo: Refinancing Loans.....	24	36	94	44	13	9
Cash Loan Repayments.....	88	124	187	96	75	76
Net Secondary Market Purchases						
Gross Purchases.....	65	62	21	5	20	25
Gross Sales.....	120	143	160	173	53	54
Commitments to Originate Mortgage Loans:						
Made During Period.....	N.A.	N.A.	N.A.	138	79	56
Outstanding, End of Period...	11	19	23	9	7	8
Mortgage Loans Foreclosed:						
During Period.....	24	21	41	53	35	13
Ratio to Ave. Mort. Bal. (%).	3.20	2.76	5.60	9.16	7.11	2.87
Mortgage Loans Foreclosed (#):						
During Period.....	348	390	434	607	226	349
Ratio to Ave. No. of Mort.(%)	0.37	1.07	2.15	3.59	1.58	2.20
Delinquent Mortgage Loans:						
End of Period.....	27	35	66	69	44	38
Ratio.....	3.41	4.37	9.91	13.76	9.87	8.13
Operating Income.....	142	143	121	104	81	112
Operating Expense.....	27	33	34	31	29	86
Interest Expense.....	115	111	96	83	74	25
Net Operating Income.....	(0)	(1)	(9)	(10)	(22)	6
Net Nonoperating Income.....	(0)	(5)	(8)	(32)	(14)	10
Nonoperating Income.....	3	8	10	6	2	35
Nonoperating Expense.....	4	13	18	38	16	(6)
Net Income Before Taxes.....	(1)	(6)	(17)	(42)	(36)	1
Income Taxes.....	1	(0)	(0)	1	1	1
Net Income.....	(1)	(5)	(17)	(43)	(37)	(7)
Return on Assets.....	(0.11)	(0.42)	(1.33)	(3.56)	(3.27)	(0.55)
Cost of Funds.....	9.53	8.93	7.70	6.83	7.01	7.56
Cost of Deposits.....	9.19	8.95	7.61	6.55	6.59	7.20
Mortgage Portfolio Yield.....	9.69	10.45	8.86	6.88	8.35	9.13

TABLE B3

RETURN ON ASSETS AT SAIF-INSURED INSTITUTIONS BY FHLBANK DISTRICT

(Percent)

Period (See Note)	United States	Federal Home Loan Bank District											
		Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1967	0.46	0.35	0.35	0.50	0.52	0.56	0.48	0.48	0.43	0.59	0.50	0.37	0.55
1968	0.60	0.42	0.45	0.57	0.63	0.63	0.54	0.57	0.53	0.68	0.61	0.69	0.68
1969	0.68	0.44	0.57	0.60	0.70	0.62	0.63	0.60	0.63	0.74	0.69	0.82	0.79
1970	0.57	0.37	0.58	0.49	0.60	0.57	0.56	0.47	0.57	0.64	0.58	0.56	0.75
1971	0.71	0.46	0.64	0.61	0.76	0.66	0.64	0.57	0.63	0.75	0.74	0.85	0.85
1972	0.77	0.55	0.69	0.70	0.88	0.70	0.66	0.61	0.67	0.82	0.85	0.91	0.86
1973	0.76	0.52	0.62	0.69	0.88	0.72	0.72	0.62	0.66	0.81	0.84	0.85	0.83
1974	0.54	0.29	0.46	0.53	0.57	0.56	0.59	0.42	0.48	0.57	0.62	0.59	0.61
1975	0.47	0.23	0.38	0.43	0.44	0.49	0.45	0.35	0.43	0.50	0.48	0.59	0.69
1976	0.63	0.29	0.50	0.55	0.59	0.61	0.56	0.51	0.58	0.68	0.64	0.84	0.83
1977	0.77	0.38	0.56	0.67	0.71	0.75	0.64	0.63	0.71	0.79	0.80	1.05	1.04
1978	0.82	0.44	0.57	0.70	0.78	0.80	0.74	0.69	0.71	0.81	0.89	1.10	1.06
1979	0.67	0.38	0.33	0.55	0.63	0.67	0.63	0.58	0.63	0.69	0.80	0.92	0.76
1980	0.14	0.03	-0.23	0.09	0.15	0.19	0.08	0.02	0.01	0.21	0.30	0.30	0.23
1981	-0.73	-0.68	-1.19	-0.59	-0.69	-0.72	-1.01	-0.83	-0.76	-0.68	-0.49	-0.58	-0.75
1982	-0.65	-0.48	-1.00	-0.48	-0.77	-0.82	-0.95	-0.70	-0.88	-0.51	-0.54	-0.39	-0.59
1983	0.27	0.42	0.15	0.28	0.07	-0.02	0.29	0.04	-0.22	0.64	0.21	0.56	0.31
1984	0.12	0.29	0.23	0.46	0.09	0.07	0.10	0.18	-0.09	0.36	0.24	0.00	0.02
1985	0.39	0.73	0.66	0.59	0.35	0.27	0.54	0.57	0.13	0.26	0.23	0.44	-0.30
1986	0.02	0.88	0.98	0.70	0.36	0.59	0.70	0.81	0.04	-2.88	-0.45	0.31	-0.62
1987	-0.64	0.51	0.48	0.49	0.06	0.29	0.35	0.13	-0.30	-6.11	-1.38	0.03	-0.46
1988	-1.08	0.25	0.22	0.07	-0.14	0.34	0.37	0.18	-1.04	-9.46	-1.71	-0.16	-0.19
1989	-1.47	-0.74	-1.21	-2.51	-0.57	0.17	0.23	0.06	-1.45	-5.91	-2.45	-1.24	-1.21
1980-1H	0.17	-0.02	-0.19	0.12	0.26	0.17	0.07	0.12	0.11	0.29	0.34	0.23	0.20
1980-2H	0.10	0.09	-0.27	0.05	0.04	0.20	0.08	-0.09	-0.09	0.13	0.25	0.37	0.15
1981-1H	-0.49	-0.49	-0.99	-0.43	-0.34	-0.48	-0.75	-0.53	-0.50	-0.46	-0.30	-0.39	-0.43
1981-2H	-0.97	-0.87	-1.39	-0.74	-1.03	-0.96	-1.26	-1.12	-1.01	-0.90	-0.68	-0.76	-1.07
1982-1H	-1.01	-1.15	-1.40	-0.95	-1.10	-0.92	-1.37	-1.35	-1.09	-0.89	-0.73	-0.72	-0.93
1982-2H	-0.29	0.19	-0.59	-0.01	-0.44	-0.71	-0.52	-0.04	-0.66	-0.13	-0.35	-0.06	-0.25
1983-1H	0.30	0.59	0.17	0.40	0.07	0.01	0.64	0.20	-0.33	0.53	0.21	0.56	0.54
1983-2H	0.23	0.25	0.13	0.16	0.06	-0.04	-0.07	-0.12	-0.11	0.75	0.21	0.55	0.08
1984-1H	0.24	0.27	0.30	0.40	0.13	-0.01	-0.04	0.14	-0.14	0.48	0.14	0.40	0.21
1984-2H	0.01	0.31	0.17	0.51	0.06	0.16	0.24	0.21	-0.03	0.24	0.34	-0.40	-0.18
1985-1H	0.35	0.45	0.56	0.53	0.31	0.24	0.46	0.37	0.26	0.32	0.39	0.37	-0.16
1985-2H	0.43	1.01	0.77	0.66	0.40	0.30	0.63	0.77	-0.01	0.21	0.07	0.51	-0.44
1986-1H	0.33	0.70	1.12	0.77	0.42	0.62	0.88	1.07	0.32	-1.60	-0.11	0.56	-0.24
1986-2H	-0.29	1.07	0.84	0.64	0.30	0.56	0.53	0.55	-0.24	-4.16	-0.79	0.05	-1.01
1987-1H	-0.30	0.66	0.55	0.61	0.30	0.48	0.53	0.23	-0.09	-4.85	-0.84	0.32	-0.17
1987-2H	-0.98	0.36	0.40	0.36	-0.17	0.09	0.17	0.02	-0.51	-7.36	-1.92	-0.26	-0.74
1988-1H	-1.27	0.36	0.27	0.23	-0.12	0.31	0.40	0.15	-0.35	-12.00	-1.89	0.05	0.15
1988-2H	-0.89	0.13	0.17	-0.10	-0.17	0.36	0.34	0.21	-1.73	-6.92	-1.55	-0.37	0.52
1989-1H	-1.13	0.02	0.07	-1.61	-0.41	0.30	0.32	0.40	-1.05	-6.79	-3.36	-0.64	-0.07
1989-2H	-1.80	-1.49	-2.49	-3.41	-0.74	0.04	0.15	-0.28	-1.85	-5.04	-1.53	-1.85	-2.35
1986-1Q	0.58	0.79	1.19	0.81	0.48	0.62	1.06	1.20	0.50	-0.43	0.98	0.62	-0.04
1986-2Q	0.08	0.61	1.05	0.73	0.35	0.61	0.70	0.93	0.13	-2.77	-1.20	0.50	-0.44
1986-3Q	-0.01	0.90	0.83	0.70	0.26	0.76	0.67	0.58	-0.49	-3.19	-0.55	0.52	-0.42
1986-4Q	-0.56	1.23	0.84	0.57	0.33	0.35	0.38	0.52	0.02	-5.12	-1.02	-0.42	-1.59
1987-1Q	0.03	0.83	0.76	0.74	0.45	0.64	0.80	0.73	0.21	-3.74	-0.76	0.59	0.11
1987-2Q	-0.63	0.49	0.33	0.48	0.15	0.32	0.25	-0.27	-0.39	-5.95	-0.92	0.05	-0.44
1987-3Q	-0.66	0.40	0.53	0.49	-0.04	0.35	0.26	0.33	-0.20	-6.24	-0.99	-0.05	-0.65
1987-4Q	-1.30	0.31	0.26	0.22	-0.29	-0.53	0.08	-0.30	-0.81	-8.48	-2.85	-0.47	-0.83
1988-1Q	-1.26	0.38	0.31	0.16	-0.12	0.32	0.32	0.21	-0.35	-12.02	-1.14	0.01	0.03
1988-2Q	-1.28	0.34	0.23	0.30	-0.11	0.30	0.47	0.09	-0.34	-11.98	-2.63	0.08	0.26
1988-3Q	-0.61	0.10	0.29	0.42	-0.22	0.41	0.37	0.38	-0.82	-6.77	-0.65	0.21	-0.79
1988-4Q	-1.17	0.16	0.04	-0.62	-0.11	0.31	0.30	0.03	2.64	7.06	-2.44	-0.94	-0.25
1989-1Q	-1.09	0.20	0.29	-2.91	-0.36	0.40	0.26	0.47	-1.80	-8.07	-2.68	0.02	-0.14
1989-2Q	-1.17	-0.17	-0.16	-0.31	-0.45	0.19	0.38	0.33	-0.29	-5.50	-4.04	-1.28	0.01
1989-3Q	-1.32	-2.52	-1.42	-6.52	-0.84	0.10	0.24	-0.21	-2.65	-3.77	-0.99	-0.72	-0.91
1989-4Q	-2.28	-0.46	-3.55	-0.31	-0.63	-0.03	0.05	-0.35	-1.04	-6.31	-2.07	-2.98	-3.79

Note: 1H = 1st Half; 2H = Second Half; 1Q = First Quarter; 2Q = Second Quarter; 3Q = Third Quarter; 4Q = Fourth Quarter

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TABLE B4

MORTGAGE PORTFOLIO YIELD AT SAIF-INSURED INSTITUTIONS BY FHLBANK DISTRICT

(Percent)

Period (See Note)	United States	Federal Home Loan Bank District											
		Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1967	6.01	5.61	5.64	5.77	5.96	5.99	5.90	5.85	5.90	6.19	6.01	6.39	6.23
1968	6.13	5.77	5.70	5.88	6.06	6.14	6.04	5.95	6.03	6.32	6.11	6.52	6.38
1969	6.32	5.99	5.89	6.06	6.28	6.29	6.23	6.15	6.26	6.52	6.30	6.71	6.62
1970	6.56	6.31	6.10	6.23	6.57	6.57	6.49	6.35	6.50	6.75	6.59	6.92	6.90
1971	6.81	6.67	6.37	6.57	6.83	6.82	6.80	6.56	6.77	6.97	6.87	7.12	7.10
1972	7.03	6.94	6.70	6.89	7.08	7.03	7.03	6.75	7.01	7.16	7.14	7.25	7.26
1973	7.22	7.13	6.90	7.08	7.31	7.19	7.21	6.95	7.18	7.35	7.30	7.38	7.46
1974	7.48	7.40	7.17	7.36	7.56	7.49	7.49	7.28	7.47	7.66	7.60	7.57	7.72
1975	7.71	7.66	7.34	7.57	7.74	7.73	7.71	7.52	7.69	7.87	7.83	7.86	7.99
1976	8.00	7.85	7.59	7.87	7.97	8.02	8.00	7.87	7.98	8.19	8.11	8.15	8.34
1977	8.26	8.05	7.79	8.10	8.18	8.26	8.24	8.16	8.20	8.42	8.36	8.49	8.61
1978	8.50	8.22	7.98	8.31	8.40	8.46	8.46	8.43	8.44	8.66	8.60	8.79	8.89
1979	8.86	8.57	8.23	8.58	8.70	8.83	8.82	8.74	8.75	9.00	8.96	9.25	9.27
1980	9.34	8.99	8.58	8.96	9.20	9.29	9.21	9.20	9.08	9.37	9.44	9.89	9.80
1981	9.91	9.63	9.07	9.52	9.84	9.72	9.60	9.63	9.45	10.06	10.13	10.52	10.48
1982	10.68	10.47	10.17	10.34	10.53	10.38	10.30	10.55	9.99	10.81	10.73	11.25	11.33
1983	11.17	11.16	10.59	11.11	11.03	10.66	10.61	11.32	10.69	11.48	10.98	11.58	11.75
1984	11.65	11.42	11.55	11.47	11.44	11.12	11.09	11.33	11.14	12.15	11.51	12.05	11.86
1985	11.52	11.30	11.71	11.29	11.39	11.14	11.16	11.26	11.00	11.74	11.19	11.87	11.47
1986	10.65	10.44	10.95	10.70	10.66	10.64	10.98	10.78	10.41	10.04	10.14	10.84	10.82
1987	9.70	9.61	9.93	9.99	9.81	9.88	10.15	9.84	9.60	8.74	9.20	9.79	10.17
1988	9.62	9.75	9.85	9.76	9.79	9.75	9.96	9.73	9.51	8.67	8.96	9.66	9.91
1989	10.32	10.26	10.35	9.99	10.32	10.12	10.15	10.11	10.08	10.38	9.83	10.49	10.23
1980-1H	9.21	8.84	8.48	8.88	9.05	9.16	9.12	9.03	9.04	9.27	9.32	9.72	9.67
1980-2H	9.46	9.13	8.67	9.03	9.34	9.42	9.29	9.37	9.11	9.47	9.56	10.05	9.93
1981-1H	9.75	9.44	8.92	9.30	9.67	9.57	9.49	9.53	9.36	9.82	9.96	10.36	10.25
1981-2H	10.07	9.81	9.22	9.73	10.01	9.87	9.71	9.72	9.53	10.30	10.29	10.67	10.70
1982-1H	10.41	10.03	9.94	10.29	10.25	10.21	9.91	10.04	9.73	10.36	10.59	11.12	10.85
1982-2H	10.94	10.90	10.40	10.39	10.81	10.54	10.69	11.05	10.24	11.26	10.86	11.38	11.80
1983-1H	11.04	11.05	10.57	10.95	10.98	10.55	10.46	11.07	10.53	11.22	10.98	11.46	11.67
1983-2H	11.29	11.27	10.61	11.26	11.07	10.77	10.75	11.56	10.85	11.74	10.98	11.70	11.83
1984-1H	11.51	11.28	11.35	11.39	11.29	11.02	11.05	11.21	11.00	12.02	11.35	11.91	11.68
1984-2H	11.80	11.56	11.74	11.56	11.59	11.23	11.13	11.46	11.28	12.28	11.67	12.20	12.04
1985-1H	11.65	11.42	11.79	11.37	11.46	11.16	11.18	11.30	11.08	11.91	11.36	12.08	11.66
1985-2H	11.40	11.17	11.63	11.20	11.33	11.13	11.15	11.23	10.92	11.57	11.02	11.65	11.28
1986-1H	10.95	10.67	11.22	10.97	10.96	10.84	11.13	10.95	10.59	10.75	10.48	11.10	11.05
1986-2H	10.34	10.21	10.67	10.43	10.37	10.45	10.84	10.47	10.23	9.34	9.80	10.58	10.59
1987-1H	9.76	9.56	9.94	10.09	9.86	9.98	10.24	9.95	9.71	8.75	9.22	9.89	10.22
1987-2H	9.64	9.66	9.93	9.90	9.77	9.78	10.05	9.74	9.49	8.73	9.19	9.70	10.13
1988-1H	9.60	9.61	9.76	9.71	9.74	9.71	10.02	9.71	9.41	8.90	9.07	9.62	10.03
1988-2H	9.64	9.90	9.95	9.81	9.85	9.80	9.91	9.75	9.62	8.45	8.86	9.71	9.79
1989-1H	10.27	10.08	10.28	9.96	10.28	10.10	10.10	10.02	9.98	10.87	10.00	10.29	10.48
1989-2H	10.37	10.44	10.42	10.02	10.37	10.15	10.20	10.21	10.18	9.90	9.65	10.69	9.98
1986-1Q	11.08	10.74	11.34	11.02	11.12	10.88	11.15	11.03	10.60	11.11	10.58	11.20	11.14
1986-2Q	10.82	10.60	11.10	10.91	10.80	10.79	11.10	10.86	10.58	10.39	10.37	10.99	10.96
1986-3Q	10.51	10.39	10.91	10.58	10.51	10.57	10.98	10.52	10.37	9.57	10.04	10.78	10.62
1986-4Q	10.17	10.02	10.43	10.27	10.22	10.33	10.69	10.42	10.08	9.10	9.55	10.38	10.55
1987-1Q	9.77	9.50	10.00	10.14	9.89	10.00	10.28	10.04	9.82	8.66	9.25	9.88	10.24
1987-2Q	9.74	9.61	9.87	10.04	9.82	9.95	10.20	9.86	9.60	8.83	9.19	9.89	10.19
1987-3Q	9.62	9.51	9.94	9.80	9.78	9.81	10.03	9.66	9.53	8.69	9.18	9.68	10.08
1987-4Q	9.66	9.81	9.92	9.99	9.76	9.75	10.07	9.81	9.44	8.76	9.19	9.71	10.17
1988-1Q	9.58	9.63	9.80	9.66	9.74	9.71	10.00	9.73	9.36	8.81	9.05	9.58	10.14
1988-2Q	9.61	9.58	9.71	9.75	9.73	9.70	10.03	9.69	9.45	8.98	9.09	9.66	9.91
1988-3Q	9.71	9.85	9.84	9.75	9.80	9.78	9.82	9.71	9.59	8.93	9.26	9.83	9.96
1988-4Q	9.57	9.95	10.05	9.87	9.89	9.82	10.00	9.78	9.65	7.97	8.45	9.58	9.61
1989-1Q	10.20	9.95	10.11	9.85	10.21	10.02	10.01	9.92	9.90	11.77	9.72	10.08	10.41
1989-2Q	10.33	10.21	10.45	10.06	10.34	10.18	10.19	10.11	10.06	9.96	10.28	10.50	10.55
1989-3Q	10.34	10.48	10.44	10.12	10.42	10.05	10.17	10.15	10.24	9.51	9.55	10.62	10.61
1989-4Q	10.39	10.39	10.40	9.91	10.31	10.24	10.23	10.26	10.12	10.29	9.75	10.75	9.35

Note: 1H = 1st Half; 2H = Second Half; 1Q = First Quarter; 2Q = Second Quarter; 3Q = Third Quarter; 4Q = Fourth Quarter

TABLE B5

COST OF FUNDS AT SAIF-INSURED INSTITUTIONS BY FHLBANK DISTRICT

(Percent)

Period (See Note)	United States	Federal Home Loan Bank District											
		Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1967	4.72	4.47	4.61	4.40	4.57	4.43	4.46	4.62	4.63	4.74	4.76	5.19	4.83
1968	4.74	4.59	4.64	4.48	4.64	4.51	4.58	4.65	4.74	4.78	4.82	5.10	4.83
1969	4.89	4.82	4.72	4.66	4.79	4.71	4.74	4.82	4.87	4.93	4.96	5.23	4.95
1970	5.30	5.25	5.01	5.07	5.26	5.21	5.14	5.19	5.30	5.36	5.44	5.62	5.31
1971	5.38	5.36	5.15	5.24	5.34	5.31	5.24	5.30	5.43	5.47	5.52	5.60	5.37
1972	5.41	5.35	5.23	5.29	5.37	5.37	5.31	5.37	5.47	5.50	5.56	5.56	5.40
1973	5.60	5.58	5.45	5.53	5.58	5.55	5.48	5.56	5.62	5.68	5.70	5.73	5.65
1974	6.14	6.04	5.95	6.04	6.17	6.08	5.92	6.11	6.17	6.27	6.23	6.27	6.15
1975	6.32	6.23	6.06	6.20	6.33	6.26	6.16	6.29	6.41	6.53	6.50	6.44	6.30
1976	6.38	6.22	6.12	6.27	6.37	6.35	6.24	6.39	6.49	6.61	6.57	6.45	6.35
1977	6.44	6.22	6.16	6.32	6.42	6.41	6.34	6.49	6.54	6.67	6.63	6.48	6.40
1978	6.67	6.37	6.37	6.53	6.61	6.64	6.54	6.70	6.73	6.87	6.79	6.80	6.66
1979	7.47	7.05	7.23	7.21	7.35	7.35	7.33	7.40	7.39	7.64	7.47	7.83	7.60
1980	8.94	8.31	8.63	8.51	8.79	8.69	8.74	8.77	8.70	9.06	8.82	9.57	9.12
1981	10.92	10.12	10.71	10.21	10.65	10.50	10.78	10.54	10.41	11.21	10.88	11.79	11.26
1982	11.38	10.64	10.83	10.54	11.38	11.17	11.24	11.08	11.17	11.61	11.53	11.93	11.55
1983	9.83	9.33	9.13	9.45	10.00	9.70	9.66	9.65	10.04	10.05	10.20	9.98	9.97
1984	10.03	9.43	9.49	9.52	9.99	9.72	9.84	9.61	9.98	10.33	10.30	10.42	10.07
1985	9.19	8.57	8.54	8.78	9.20	8.88	9.21	8.77	9.24	9.55	9.45	9.47	9.24
1986	8.06	7.62	7.43	7.80	8.01	7.82	8.49	7.70	8.20	8.44	8.42	8.20	8.21
1987	7.20	7.14	6.75	6.97	7.08	7.08	6.93	7.69	7.30	7.56	7.48	7.32	7.14
1988	7.49	7.49	7.11	7.22	7.45	7.17	7.71	6.95	7.29	7.91	7.79	7.63	7.40
1989	8.26	8.33	7.87	7.88	8.23	7.73	8.28	7.55	7.95	8.56	8.47	8.58	7.96
1980-1H	8.77	8.17	8.57	8.32	8.46	8.51	8.61	8.50	8.47	8.86	8.64	9.55	9.05
1980-2H	9.11	8.44	8.68	8.69	9.12	8.86	8.86	9.03	8.92	9.26	9.09	9.59	9.18
1981-1H	10.31	9.55	10.15	9.71	9.99	9.99	10.28	9.99	9.91	10.58	10.26	11.09	10.60
1981-2H	11.53	10.68	11.27	10.70	11.31	11.01	11.27	11.09	10.90	11.84	11.50	12.49	11.92
1982-1H	11.49	10.78	11.13	10.88	11.40	11.23	11.31	11.03	11.16	11.61	11.60	12.19	11.57
1982-2H	11.27	10.49	10.52	10.19	11.36	11.10	11.16	11.12	11.17	11.60	11.46	11.67	11.53
1983-1H	9.81	9.27	9.18	9.36	10.10	9.62	9.56	9.61	10.03	9.98	10.23	9.92	10.01
1983-2H	9.84	9.39	9.08	9.54	9.89	9.77	9.75	9.68	10.04	10.11	10.16	10.04	9.92
1984-1H	9.77	9.29	9.25	9.36	9.77	9.60	9.65	9.45	9.85	10.06	10.10	10.02	9.84
1984-2H	10.29	9.58	9.74	9.69	10.22	9.84	10.03	9.77	10.11	10.61	10.51	10.81	10.31
1985-1H	9.47	8.80	8.86	9.01	9.48	9.12	9.38	9.05	9.46	9.82	9.71	9.79	9.57
1985-2H	8.92	8.33	8.23	8.55	8.93	8.65	9.05	8.50	9.03	9.28	9.19	9.16	8.92
1986-1H	8.35	7.89	7.72	8.11	8.36	8.12	8.66	7.97	8.56	8.76	8.71	8.50	8.44
1986-2H	7.76	7.36	7.13	7.50	7.66	7.53	8.31	7.43	7.84	8.12	8.13	7.90	7.99
1987-1H	7.09	6.98	6.60	6.87	6.99	6.90	7.54	6.81	7.27	7.38	7.38	7.18	7.07
1987-2H	7.32	7.31	6.90	7.07	7.18	6.97	7.83	6.85	7.33	7.74	7.59	7.47	7.22
1988-1H	7.35	7.33	6.95	7.10	7.33	7.08	7.62	6.85	7.19	7.84	7.69	7.48	7.23
1988-2H	7.62	7.64	7.27	7.34	7.57	7.27	7.81	7.06	7.39	7.99	7.89	7.79	7.58
1989-1H	8.13	8.30	7.74	7.79	8.08	7.60	8.23	7.41	7.85	8.42	8.35	8.42	8.07
1989-2H	8.39	8.36	8.01	7.97	8.38	7.87	8.34	7.69	8.05	8.70	8.60	8.75	7.86
1986-1Q	8.49	7.94	7.84	8.22	8.56	8.22	8.67	8.08	8.69	8.91	8.80	8.61	8.56
1986-2Q	8.21	7.83	7.60	8.00	8.16	8.01	8.65	7.85	8.42	8.60	8.61	8.39	8.31
1986-3Q	7.99	7.57	7.34	7.71	7.89	7.75	8.37	7.61	8.07	8.35	8.35	8.21	7.95
1986-4Q	7.53	7.15	6.92	7.28	7.42	7.30	8.25	7.24	7.60	7.89	7.90	7.59	8.03
1987-1Q	7.11	7.08	6.59	6.87	7.00	6.94	7.57	6.85	7.33	7.37	7.47	7.22	7.03
1987-2Q	7.06	6.87	6.60	6.87	6.97	6.85	7.51	6.76	7.20	7.38	7.28	7.14	7.11
1987-3Q	7.21	7.08	6.80	7.02	7.07	6.92	7.59	6.81	7.18	7.62	7.56	7.32	7.11
1987-4Q	7.43	7.53	6.99	7.11	7.28	7.01	8.07	6.89	7.48	7.85	7.61	7.61	7.32
1988-1Q	7.38	7.36	6.96	7.08	7.34	7.06	7.67	6.84	7.14	7.89	7.70	7.51	7.24
1988-2Q	7.32	7.30	6.94	7.11	7.31	7.09	7.56	6.86	7.23	7.79	7.67	7.45	7.22
1988-3Q	7.53	7.54	7.15	7.23	7.47	7.18	7.69	6.99	7.29	7.93	7.86	7.68	7.52
1988-4Q	7.71	7.74	7.38	7.44	7.67	7.36	7.92	7.12	7.49	8.04	7.92	7.89	7.63
1989-1Q	7.88	8.03	7.46	7.58	7.90	7.40	8.00	7.22	7.64	8.21	8.14	8.09	7.82
1989-2Q	8.38	8.56	8.01	8.00	8.25	7.79	8.45	7.59	8.06	8.63	8.56	8.75	8.32
1989-3Q	8.49	8.47	8.07	8.08	8.46	7.91	8.36	7.76	8.09	8.82	8.65	8.86	8.37
1989-4Q	8.28	8.24	7.95	7.86	8.29	7.83	8.32	7.62	8.01	8.58	8.54	8.63	7.34

Note: 1H = 1st Half; 2H = Second Half; 1Q = First Quarter; 2Q = Second Quarter; 3Q = Third Quarter; 4Q = Fourth Quarter

TABLE B6

COST OF DEPOSITS AT SAIF-INSURED INSTITUTIONS BY FHLBANK DISTRICT

(Percent)

Period (See Note)	United States	Federal Home Loan Bank District											
		Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1967	4.68	4.42	4.57	4.35	4.54	4.41	4.44	4.60	4.60	4.71	4.74	5.15	4.78
1968	4.71	4.54	4.61	4.45	4.61	4.49	4.55	4.63	4.71	4.74	4.79	5.04	4.78
1969	4.81	4.71	4.66	4.60	4.74	4.66	4.69	4.76	4.81	4.85	4.87	5.08	4.86
1970	5.14	5.04	4.90	4.98	5.17	5.12	5.06	5.08	5.19	5.21	5.26	5.29	5.14
1971	5.30	5.25	5.09	5.18	5.31	4.27	5.20	5.24	5.37	5.39	5.41	5.43	5.28
1972	5.37	5.30	5.21	5.27	5.35	5.35	5.30	5.34	5.44	5.47	5.49	5.50	5.36
1973	5.51	5.47	5.36	5.43	5.50	5.48	5.44	5.48	5.56	5.61	5.61	5.60	5.53
1974	5.96	5.82	5.77	5.85	5.99	5.94	5.83	5.93	6.02	6.14	6.08	6.01	5.92
1975	6.21	6.05	5.94	6.07	6.23	6.17	6.12	6.18	6.31	6.44	6.38	6.28	6.18
1976	6.31	6.11	6.05	6.19	6.32	6.29	6.25	6.33	6.43	6.56	6.48	6.35	6.27
1977	6.39	6.15	6.11	6.27	6.38	6.37	6.38	6.45	6.49	6.64	6.56	6.42	6.33
1978	6.56	6.25	6.25	6.41	6.53	6.55	6.55	6.61	6.62	6.79	6.69	6.64	6.50
1979	7.29	6.89	6.98	7.01	7.21	7.21	7.27	7.22	7.19	7.50	7.34	7.61	7.37
1980	8.78	8.16	8.33	8.32	8.66	8.57	8.67	8.60	8.51	8.99	8.76	9.43	8.93
1981	10.71	9.99	10.24	10.09	10.44	10.37	10.73	10.34	10.26	10.61	10.72	11.65	10.78
1982	11.19	10.55	10.52	10.40	11.24	11.04	11.12	10.91	11.02	11.48	11.40	11.74	11.18
1983	9.71	9.22	9.02	9.38	9.93	9.62	9.46	9.56	9.91	9.94	10.07	9.86	9.61
1984	9.92	9.26	9.38	9.42	9.88	9.65	9.52	9.50	9.83	10.33	10.16	10.40	9.71
1985	9.02	8.37	8.47	8.64	9.01	8.75	8.80	8.69	8.98	9.44	9.24	9.36	8.79
1986	7.84	7.32	7.30	7.65	7.82	7.65	7.69	7.61	7.93	8.27	8.04	8.02	7.67
1987	6.92	6.61	6.54	6.78	6.87	6.75	6.86	6.70	6.90	7.34	7.08	7.04	6.72
1988	7.20	7.11	6.88	7.01	7.22	6.94	7.02	6.79	6.98	7.68	7.39	7.37	6.94
1989	7.91	7.80	7.61	7.66	7.90	7.54	7.64	7.35	7.62	8.23	8.01	8.26	7.52
1980-1H	8.57	8.00	8.23	8.07	8.28	8.38	8.52	8.31	8.21	8.76	8.52	9.38	8.81
1980-2H	8.98	8.32	8.42	8.57	9.03	8.75	8.81	8.89	8.81	9.21	9.03	9.47	9.04
1981-1H	10.15	9.45	9.73	9.61	9.86	9.90	10.26	9.82	9.77	10.51	10.14	10.98	10.04
1981-2H	11.27	10.52	10.74	10.56	11.02	10.84	11.19	10.85	10.74	10.70	11.30	12.31	11.51
1982-1H	11.29	10.73	10.79	10.74	11.23	11.10	11.21	10.84	11.01	11.48	11.47	12.00	11.26
1982-2H	11.08	10.37	10.24	10.05	11.25	10.97	11.02	10.98	11.03	11.48	11.33	11.47	11.09
1983-1H	9.68	9.17	9.03	9.30	10.03	9.53	9.39	9.51	9.91	9.87	10.10	9.78	9.63
1983-2H	9.73	9.27	9.00	9.45	9.83	9.71	9.52	9.60	9.91	10.01	10.04	9.94	9.58
1984-1H	9.69	9.16	9.17	9.30	9.69	9.53	9.43	9.35	9.72	10.04	10.00	10.01	9.53
1984-2H	10.16	9.36	9.59	9.55	10.07	9.76	9.61	9.65	9.94	10.63	10.33	10.79	9.89
1985-1H	9.34	8.64	8.80	8.89	9.30	9.02	9.03	8.98	9.23	9.77	9.54	9.75	9.11
1985-2H	8.71	8.11	8.15	8.40	8.71	8.49	8.57	8.41	8.73	9.11	8.94	8.97	8.47
1986-1H	8.15	7.65	7.60	7.96	8.16	7.95	7.97	7.87	8.23	8.59	8.35	8.33	8.01
1986-2H	7.53	7.00	7.00	7.33	7.49	7.36	7.42	7.36	7.64	7.95	7.73	7.71	7.34
1987-1H	6.83	6.45	6.43	6.73	6.80	6.73	6.82	6.69	6.96	7.13	7.00	6.91	6.65
1987-2H	7.01	6.78	6.65	6.83	6.95	6.78	6.90	6.72	6.83	7.54	7.17	7.16	6.79
1988-1H	7.12	7.00	6.75	6.91	7.12	6.86	6.92	6.71	6.87	7.71	7.30	7.31	6.81
1988-2H	7.27	7.23	7.01	7.10	7.32	7.03	7.13	6.87	7.10	7.66	7.48	7.43	7.06
1989-1H	7.74	7.66	7.43	7.52	7.72	7.37	7.53	7.15	7.45	8.02	7.86	8.08	7.52
1989-2H	8.08	7.94	7.78	7.80	8.09	7.70	7.75	7.55	7.79	8.45	8.16	8.45	8.51
1986-1Q	8.28	7.73	7.72	8.08	8.34	8.07	8.09	7.97	8.34	8.73	8.50	8.44	8.15
1986-2Q	8.01	7.56	7.48	7.84	7.98	7.83	7.85	7.76	8.11	8.44	8.20	8.21	7.86
1986-3Q	7.79	7.24	7.22	7.54	7.70	7.60	7.61	7.55	7.85	8.19	7.94	8.08	7.53
1986-4Q	7.27	6.76	6.77	7.12	7.27	7.11	7.22	7.17	7.43	7.71	7.51	7.34	7.14
1987-1Q	6.87	6.50	6.44	6.74	6.85	6.78	6.87	6.73	7.03	7.15	7.09	6.97	6.64
1987-2Q	6.78	6.39	6.41	6.71	6.75	6.67	6.76	6.64	6.89	7.11	6.91	6.85	6.66
1987-3Q	6.94	6.80	6.54	6.80	6.86	6.74	6.86	6.71	6.89	7.46	7.10	7.04	6.72
1987-4Q	7.08	6.76	6.75	6.85	7.03	6.81	6.94	6.73	6.77	7.62	7.23	7.28	6.86
1988-1Q	7.15	7.00	6.76	6.89	7.11	6.85	6.93	6.71	6.81	7.70	7.35	7.33	6.83
1988-2Q	7.09	6.99	6.74	6.93	7.13	6.87	6.90	6.71	6.92	7.61	7.25	7.28	6.79
1988-3Q	7.21	7.18	6.90	7.01	7.22	6.95	6.99	6.79	7.02	7.58	7.46	7.44	7.01
1988-4Q	7.33	7.27	7.12	7.19	7.41	7.10	7.26	6.95	7.18	7.74	7.49	7.42	7.11
1989-1Q	7.52	7.44	7.19	7.31	7.56	7.18	7.32	6.97	7.29	7.85	7.64	7.77	7.29
1989-2Q	7.95	7.87	7.67	7.72	7.87	7.56	7.73	7.32	7.61	8.18	8.08	8.38	7.75
1989-3Q	8.17	7.99	7.85	7.88	8.16	7.73	7.80	7.56	7.83	8.56	8.16	8.58	7.93
1989-4Q	7.98	7.88	7.71	7.72	8.02	7.67	7.70	7.53	7.75	8.33	8.15	8.31	7.09

Note: 1H = 1st Half; 2H = Second Half; 1Q = First Quarter; 2Q = Second Quarter; 3Q = Third Quarter; 4Q = Fourth Quarter

TABLE B7

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	United States			Alabama			Alaska		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	7,350	2,842	N.A.	91	37	N.A.	6	3	N.A.
12/66	7,551	3,041	N.A.	93	38	N.A.	6	3	N.A.
9/67	7,607	3,136	117,541	93	37	890	5	2	47
9/68	7,779	3,316	124,519	95	38	956	5	2	50
11/69	8,056	3,634	129,962	102	43	1,027	6	3	53
11/70	8,372	4,030	138,978	107	49	1,105	8	5	61
11/71	8,862	4,610	166,019	119	60	1,344	8	5	83
11/72	9,584	5,399	197,658	131	72	1,644	9	6	106
9/73	10,547	6,389	215,883	149	90	1,811	13	10	111
9/74	12,123	8,005	231,721	169	110	1,981	15	11	124
9/75	13,839	9,764	270,133	192	130	2,334	15	11	152
9/76	15,108	11,086	316,178	208	148	2,763	16	12	184
9/77	16,439	12,378	369,225	216	156	3,246	17	13	222
9/78	17,492	13,445	411,665	229	168	3,689	17	13	222
9/79	18,676	14,634	453,159	240	178	4,000	19	14	228
9/80	19,960	15,949	487,112	244	186	4,292	18	13	294
9/81	20,974	17,123	504,912	247	192	4,430	14	10	427
9/82	21,451	18,060	535,899	248	209	4,618	17	12	336
9/83	21,807	18,635	646,796	249	210	5,171	17	12	395
6/84	21,963	18,812	723,530	248	211	5,490	17	12	340
6/85	22,366	19,186	810,306	248	210	6,295	17	12	409
6/86	22,789	19,540	859,871	243	205	6,398	20	15	419
6/87	22,864	19,664	883,616	247	210	6,367	16	13	377
6/88	22,743	19,646	949,791	255	217	6,635	16	13	379
6/89	22,224	19,290	937,435	270	232	6,322	16	13	330

Date	Arizona			Arkansas			California		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	75	60	N.A.	66	10	N.A.	717	436	N.A.
12/66	68	54	N.A.	68	10	N.A.	750	476	N.A.
9/67	67	54	676	75	15	664	771	512	23,212
9/68	69	56	724	74	12	734	790	534	24,037
11/69	74	61	787	78	15	794	817	576	23,923
11/70	80	67	900	80	18	864	866	649	24,669
11/71	86	73	1,196	82	19	1,061	934	739	29,648
11/72	100	87	1,630	95	32	1,295	1,058	878	35,257
9/73	112	98	1,931	108	42	1,492	1,259	1,085	37,331
9/74	159	144	2,287	126	58	1,688	1,511	1,338	38,776
9/75	180	164	2,764	141	73	1,965	1,824	1,653	45,767
9/76	184	168	3,085	154	84	2,339	1,951	1,787	54,825
9/77	186	170	3,598	171	100	2,770	2,149	1,985	65,645
9/78	197	181	4,110	183	108	3,166	2,345	2,177	73,049
9/79	211	195	4,571	196	121	3,625	2,586	2,408	82,161
9/80	240	223	5,057	213	137	3,888	2,851	2,665	87,809
9/81	254	239	5,275	228	157	3,977	3,080	2,885	88,962
9/82	261	251	5,559	241	189	4,132	3,225	3,056	95,044
9/83	270	261	6,949	248	209	5,516	3,268	3,091	131,039
6/84	278	269	8,677	248	209	6,252	3,269	3,068	161,274
6/85	279	266	11,535	255	216	7,118	3,270	3,056	176,728
6/86	280	266	13,246	256	217	7,247	3,255	3,035	187,970
6/87	317	303	14,368	261	223	6,722	3,311	3,097	198,303
6/88	343	327	15,836	255	217	6,626	3,259	3,053	233,266
6/89	315	299	16,717	254	217	6,549	3,164	2,967	225,573

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Colorado			Connecticut			Delaware		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	121	66	N.A.	77	39	N.A.	7	1	N.A.
12/66	125	69	N.A.	77	39	N.A.	7	1	N.A.
9/67	126	70	1,444	77	39	1,059	6	1	63
9/68	130	75	1,578	77	40	1,117	5	0	62
11/69	134	79	1,671	79	43	1,197	6	1	65
11/70	137	84	1,781	83	48	1,309	6	2	68
11/71	148	97	2,198	90	55	1,541	6	2	84
11/72	158	110	2,701	99	64	1,803	8	4	102
9/73	176	130	2,958	109	74	1,949	10	6	117
9/74	201	154	3,164	119	83	2,063	11	7	126
9/75	238	191	3,760	134	98	2,357	13	9	150
9/76	259	213	4,446	148	112	2,653	15	10	175
9/77	273	227	5,161	160	124	2,937	15	10	195
9/78	288	241	5,902	167	130	3,206	16	11	210
9/79	318	271	6,622	173	135	3,481	16	11	209
9/80	356	310	7,293	179	141	3,760	16	11	213
9/81	376	331	7,767	186	147	4,075	16	11	216
9/82	378	334	8,402	188	150	4,209	16	12	216
9/83	366	327	9,991	192	156	4,729	16	12	249
6/84	367	329	11,299	195	159	5,000	16	12	267
6/85	356	317	13,032	190	155	5,147	15	11	282
6/86	339	299	13,279	185	150	5,391	20	14	360
6/87	343	301	13,654	151	119	5,337	22	16	399
6/88	339	297	14,461	103	76	5,081	23	17	449
6/89	310	270	13,747	117	90	4,811	22	16	483

Date	District of Columbia			Florida			Georgia		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	58	34	N.A.	266	133	N.A.	152	49	N.A.
12/66	59	36	N.A.	277	142	N.A.	159	55	N.A.
9/67	58	35	1,912	282	147	5,836	158	55	1,926
9/68	60	37	1,980	288	154	6,388	165	61	2,079
11/69	58	37	1,967	304	170	7,004	174	70	2,215
11/70	61	40	2,036	320	187	8,046	186	84	2,441
11/71	61	41	2,422	347	216	10,363	208	106	3,036
11/72	64	47	2,658	400	272	13,580	225	125	3,761
9/73	69	52	2,313	476	348	15,624	258	157	4,180
9/74	75	58	2,233	625	493	17,321	307	209	4,543
9/75	82	66	2,495	757	634	20,745	340	240	5,302
9/76	81	65	2,785	873	751	24,626	357	259	6,147
9/77	91	75	3,075	969	848	29,379	375	278	7,047
9/78	96	80	3,179	1,037	917	33,837	382	286	7,792
9/79	101	85	3,194	1,137	1,016	38,494	392	294	8,452
9/80	105	89	3,152	1,269	1,144	42,560	400	303	9,176
9/81	108	96	2,951	1,417	1,289	45,333	409	316	9,721
9/82	109	98	3,068	1,534	1,412	48,115	416	344	10,245
9/83	106	96	3,443	1,658	1,539	55,591	420	353	11,366
6/84	92	83	3,530	1,760	1,637	61,460	420	352	11,764
6/85	88	79	3,879	1,890	1,750	69,541	421	354	12,755
6/86	88	79	3,794	1,968	1,812	71,738	439	370	13,419
6/87	89	78	3,796	1,995	1,831	72,694	449	379	13,719
6/88	91	78	3,931	1,956	1,795	78,529	467	394	14,354
6/89	92	77	4,104	1,937	1,776	78,470	477	405	14,479

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Hawaii			Idaho			Illinois		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	44	33	N.A.	23	12	N.A.	477	0	N.A.
12/66	47	36	N.A.	23	12	N.A.	473	0	N.A.
9/67	49	39	325	28	17	237	470	0	10,374
9/68	52	42	365	30	19	239	469	0	10,857
11/69	59	49	410	30	19	248	469	0	11,261
11/70	62	52	463	30	19	264	465	0	11,824
11/71	68	58	591	30	19	306	461	2	13,820
11/72	73	64	726	32	21	352	466	11	16,036
9/73	79	71	1,046	33	22	423	489	42	17,274
9/74	88	80	1,142	36	25	466	567	133	18,080
9/75	99	90	1,376	39	28	548	664	240	20,652
9/76	110	101	1,682	42	31	635	768	365	24,097
9/77	117	109	2,008	46	35	738	869	476	27,978
9/78	123	115	2,298	51	39	814	953	568	31,260
9/79	139	132	2,734	59	47	878	1,012	629	34,464
9/80	147	141	2,933	61	49	928	1,082	710	37,247
9/81	160	151	3,027	65	54	1,000	1,116	766	38,800
9/82	158	150	3,266	67	56	974	1,122	812	40,283
9/83	156	148	3,534	67	56	1,157	1,117	835	44,852
6/84	156	148	3,753	68	57	1,211	1,114	837	48,129
6/85	157	149	3,891	68	57	1,315	1,102	830	52,005
6/86	155	147	3,829	68	57	1,335	1,094	824	52,518
6/87	151	143	3,783	67	56	1,334	1,087	820	54,977
6/88	148	141	4,334	64	54	1,240	1,095	831	56,899
6/89	150	143	4,849	62	54	1,179	1,075	827	55,198

Date	Indiana			Iowa			Kansas		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	236	61	N.A.	88	10	N.A.	133	43	N.A.
12/66	241	64	N.A.	90	10	N.A.	136	47	N.A.
9/67	237	62	2,841	91	11	1,351	133	44	1,421
9/68	240	65	2,948	96	15	1,446	137	48	1,523
11/69	244	70	3,091	99	20	1,551	137	49	1,627
11/70	247	76	3,272	105	25	1,647	140	52	1,734
11/71	251	83	3,718	113	32	1,919	149	63	2,016
11/72	262	97	4,251	128	47	2,267	154	68	2,360
9/73	277	114	4,592	137	56	2,560	168	81	2,628
9/74	289	127	4,850	161	85	2,901	184	99	2,895
9/75	310	152	5,414	193	117	3,424	204	121	3,335
9/76	324	172	6,169	228	157	4,056	212	130	3,869
9/77	340	188	7,016	249	179	4,697	222	139	4,471
9/78	348	196	7,740	267	197	5,206	230	149	4,962
9/79	359	209	8,337	286	216	5,683	247	165	5,438
9/80	376	226	8,764	304	235	5,964	268	187	5,832
9/81	388	246	8,958	317	249	6,077	277	198	6,085
9/82	400	271	9,240	316	256	6,095	283	209	6,465
9/83	401	278	10,115	315	261	6,821	281	215	7,789
6/84	401	282	10,407	317	265	7,071	282	218	8,743
6/85	411	294	10,778	314	262	7,574	286	223	10,016
6/86	415	298	11,181	309	258	7,834	286	225	11,284
6/87	417	302	11,395	304	252	7,618	290	229	12,513
6/88	429	318	11,595	298	249	7,573	286	227	14,944
6/89	418	314	11,591	308	260	7,392	286	226	15,738

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Kentucky			Louisiana			Maine		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	121	25	N.A.	114	15	N.A.	31	4	N.A.
12/66	129	29	N.A.	120	18	N.A.	34	6	N.A.
9/67	131	28	1,340	123	20	1,623	33	6	169
9/68	133	30	1,409	126	23	1,721	32	5	175
11/69	136	32	1,491	141	37	1,825	30	5	180
11/70	137	35	1,577	149	45	1,932	30	6	192
11/71	140	37	1,799	162	58	2,273	31	7	224
11/72	146	42	2,101	172	68	2,673	29	8	257
9/73	154	48	2,375	184	80	2,939	29	8	277
9/74	168	63	2,580	207	100	3,197	34	13	303
9/75	196	87	3,013	224	118	3,733	38	17	346
9/76	220	112	3,511	243	134	4,373	39	18	399
9/77	237	130	4,059	267	150	5,202	41	20	466
9/78	251	146	4,526	284	165	5,900	44	23	518
9/79	266	161	4,853	305	181	6,443	44	24	557
9/80	279	177	5,144	321	192	7,040	46	27	592
9/81	283	191	5,358	338	208	7,657	45	26	587
9/82	282	201	5,575	346	227	8,309	43	27	581
9/83	277	204	6,170	371	258	10,151	46	29	688
6/84	278	207	6,385	371	263	11,446	41	26	663
6/85	275	205	6,509	384	275	12,896	37	22	669
6/86	264	195	6,780	399	296	12,921	38	23	719
6/87	270	201	6,785	386	284	12,563	37	22	964
6/88	272	176	6,984	376	280	13,077	38	23	1,035
6/89	259	194	6,814	368	273	12,888	38	23	999

Date	Maryland			Massachusetts			Michigan		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	150	61	N.A.	51	14	N.A.	207	141	N.A.
12/66	155	66	N.A.	52	14	N.A.	210	145	N.A.
9/67	159	71	1,967	52	15	1,370	212	147	3,094
9/68	162	75	2,110	54	18	1,463	222	157	3,296
11/69	168	82	2,186	56	20	1,446	239	174	3,496
11/70	173	89	2,300	56	21	1,455	248	185	3,962
11/71	177	96	2,726	65	30	1,651	290	227	4,902
11/72	187	107	3,295	75	40	1,839	307	244	5,926
9/73	201	121	3,868	84	49	1,933	326	263	6,561
9/74	227	150	4,042	99	64	2,012	360	296	7,151
9/75	257	181	4,615	118	86	2,265	400	336	8,346
9/76	287	215	5,313	124	93	2,509	434	370	9,793
9/77	307	237	5,994	130	100	2,779	478	413	11,452
9/78	327	258	6,508	129	99	2,916	526	462	12,938
9/79	341	273	6,908	129	99	2,948	563	499	14,366
9/80	361	294	7,172	130	101	3,053	608	543	15,457
9/81	381	315	7,260	129	100	3,163	629	568	15,645
9/82	385	325	7,594	147	119	3,593	633	580	15,753
9/83	383	324	8,715	147	120	4,008	630	579	17,548
6/84	385	325	9,313	150	122	4,309	632	579	19,024
6/85	407	343	12,574	146	119	4,608	622	568	19,964
6/86	538	438	16,117	168	136	5,359	638	585	20,803
6/87	553	450	16,653	172	138	6,286	644	593	21,380
6/88	552	445	18,573	174	143	1,035	627	51	22,108
6/89	562	453	19,329	160	130	7,411	621	574	21,940

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Minnesota			Mississippi			Missouri		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	104	42	N.A.	40	3	N.A.	199	73	N.A.
12/66	105	43	N.A.	43	6	N.A.	202	76	N.A.
9/67	109	46	2,313	45	6	493	202	80	2,823
9/68	110	46	2,441	46	6	522	213	89	3,041
11/69	111	47	2,540	49	9	553	227	103	3,293
11/70	119	56	2,797	53	13	592	237	114	3,607
11/71	133	70	3,315	56	17	688	246	127	4,363
11/72	140	79	3,881	62	25	803	270	152	5,332
9/73	161	100	4,207	70	32	883	294	179	5,780
9/74	188	130	4,554	78	40	953	341	226	6,274
9/75	216	158	5,176	85	47	1,120	387	274	7,281
9/76	240	184	5,935	99	61	1,326	414	300	8,481
9/77	257	202	6,769	188	130	1,863	420	308	9,726
9/78	267	211	7,408	193	133	2,092	432	320	10,773
9/79	275	220	7,910	200	140	2,267	457	344	11,724
9/80	291	235	8,259	202	143	2,458	474	363	12,582
9/81	297	244	8,250	203	144	2,577	492	386	12,934
9/82	295	254	8,430	202	150	2,660	487	391	13,488
9/83	295	256	9,446	200	151	2,888	484	399	15,329
6/84	289	249	9,962	194	148	3,083	485	399	16,650
6/85	282	242	10,425	191	146	3,421	481	395	18,238
6/86	264	227	10,265	197	152	3,715	497	410	18,956
6/87	267	230	10,300	214	171	3,949	495	408	19,013
6/88	277	240	10,391	201	159	4,121	494	410	19,417
6/89	280	246	10,247	199	158	3,992	486	403	18,670

Date	Montana			Nebraska			Nevada		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	17	5	N.A.	55	16	N.A.	22	16	N.A.
12/66	18	6	N.A.	57	18	N.A.	22	16	N.A.
9/67	18	6	197	58	19	792	23	17	460
9/68	18	6	209	61	20	862	24	18	435
11/69	18	6	220	63	22	919	25	19	417
11/70	18	6	241	66	25	998	25	19	412
11/71	19	7	283	71	31	1,198	26	20	493
11/72	20	8	335	76	37	1,443	30	24	590
9/73	20	8	489	81	43	1,636	33	27	640
9/74	24	12	530	97	59	1,852	40	33	665
9/75	28	16	615	120	81	2,289	46	39	779
9/76	36	24	717	141	101	2,648	54	47	943
9/77	43	31	834	171	131	3,028	63	56	1,179
9/78	46	34	953	189	149	3,405	65	58	1,409
9/79	52	40	1,047	209	171	3,796	75	67	1,584
9/80	56	44	1,115	237	201	4,106	81	73	1,757
9/81	59	45	1,161	245	212	4,225	99	91	1,915
9/82	60	46	1,188	247	221	4,309	103	96	1,950
9/83	60	47	1,251	243	218	4,743	102	94	2,353
6/84	60	47	1,290	241	216	5,160	101	93	2,545
6/85	61	47	1,319	239	216	5,510	99	92	2,588
6/86	60	47	1,263	236	213	5,831	94	86	2,930
6/87	60	47	1,234	230	207	5,890	94	86	3,086
6/88	60	47	1,189	232	299	6,170	89	82	3,304
6/89	60	48	1,099	232	208	5,800	89	82	3,201

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	New Hampshire			New Jersey			New Mexico		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	21	0	N.A.	377	146	N.A.	43	12	N.A.
12/66	21	0	N.A.	391	163	N.A.	45	14	N.A.
9/67	20	0	244	390	166	4,586	45	14	366
9/68	20	0	262	401	178	4,945	45	14	378
11/69	20	0	286	413	197	5,290	45	15	398
11/70	19	0	307	434	222	5,812	47	17	427
11/71	19	0	355	465	259	6,868	50	19	512
11/72	19	0	420	493	294	8,115	58	25	624
9/73	18	0	459	523	329	8,966	61	28	709
9/74	18	0	491	570	381	9,729	67	35	798
9/75	21	3	562	631	448	11,266	72	40	961
9/76	24	6	653	679	503	12,959	75	43	1,171
9/77	25	8	759	724	548	14,918	80	48	1,423
9/78	27	10	845	754	579	16,666	90	57	1,679
9/79	31	14	902	776	602	18,419	98	65	1,881
9/80	37	20	983	808	635	20,225	103	70	2,110
9/81	38	21	1,053	834	672	21,920	105	72	2,270
9/82	38	25	1,104	854	710	24,491	109	78	2,474
9/83	45	31	1,343	854	714	28,594	109	83	2,829
6/84	45	31	1,393	861	722	31,987	110	85	3,226
6/85	45	31	1,550	874	734	36,376	116	91	3,699
6/86	46	32	1,693	879	738	38,255	125	100	4,088
6/87	43	31	1,466	885	746	39,749	129	104	4,380
6/88	45	33	1,632	896	758	41,971	129	104	4,669
6/89	41	30	1,409	907	770	42,862	124	100	4,438

Date	New York			North Carolina			North Dakota		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	383	174	N.A.	258	90	N.A.	20	8	N.A.
12/66	392	185	N.A.	264	95	N.A.	21	9	N.A.
9/67	393	193	7,500	265	95	2,206	21	9	326
9/68	398	202	8,113	269	99	2,370	22	11	342
11/69	403	208	8,651	275	106	2,537	23	12	378
11/70	411	220	9,208	285	117	2,789	26	15	416
11/71	408	234	10,603	294	127	3,320	29	18	484
11/72	437	268	12,151	312	147	3,978	32	21	589
9/73	482	319	12,807	327	165	4,421	34	23	684
9/74	531	378	13,660	351	188	4,739	46	35	826
9/75	580	441	15,628	366	205	5,438	60	49	1,011
9/76	616	481	17,630	378	218	6,355	71	60	1,165
9/77	641	510	19,655	393	233	7,391	77	66	1,329
9/78	638	513	20,308	406	250	8,240	80	69	1,498
9/79	645	522	21,379	404	254	8,756	81	70	1,678
9/80	635	520	21,740	414	267	9,191	92	81	1,830
9/81	624	517	21,135	435	297	9,665	100	89	1,970
9/82	646	551	25,083	457	334	10,219	96	89	2,036
9/83	728	635	33,435	467	350	11,308	95	88	2,203
6/84	732	639	35,590	467	352	11,888	95	89	2,339
6/85	736	643	38,662	484	369	13,224	94	88	2,413
6/86	741	649	41,498	577	438	15,849	90	84	2,476
6/87	733	642	40,970	609	469	16,241	84	78	2,322
6/88	733	645	44,157	632	496	17,090	79	73	2,364
6/89	725	636	43,198	645	512	17,335	77	71	2,284

TABLE 07 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Ohio			Oklahoma			Oregon		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	640	285	N.A.	77	25	N.A.	87	57	N.A.
12/66	650	297	N.A.	76	25	N.A.	92	62	N.A.
9/67	647	297	8,536	76	25	1,141	97	64	950
9/68	659	310	9,040	76	24	1,205	97	67	1,042
11/69	671	326	9,362	80	28	1,238	106	76	1,123
11/70	691	351	9,994	83	31	1,314	110	80	1,205
11/71	713	386	11,738	86	34	1,548	122	92	1,493
11/72	761	436	13,650	89	38	1,809	135	108	1,888
9/73	797	475	14,805	98	46	2,009	156	128	2,485
9/74	891	572	16,012	118	67	2,152	184	157	2,703
9/75	979	667	18,211	128	77	2,511	213	187	3,238
9/76	1,065	758	20,878	136	85	2,937	250	222	3,857
9/77	1,121	815	23,861	150	97	3,393	268	240	4,579
9/78	1,177	877	26,316	165	111	3,789	291	262	5,178
9/79	1,227	930	28,627	185	132	4,234	320	289	5,556
9/80	1,298	1,010	30,598	207	152	4,635	350	317	5,881
9/81	1,349	1,079	31,694	225	171	5,043	375	343	5,785
9/82	1,355	1,107	32,884	240	187	5,471	371	344	5,891
9/83	1,348	1,118	36,597	255	201	6,661	345	320	7,146
6/84	1,327	1,106	38,729	265	211	7,380	333	308	7,486
6/85	1,391	1,148	42,078	281	227	8,162	327	301	8,269
6/86	1,388	1,141	44,092	284	230	8,466	315	290	8,251
6/87	1,345	1,112	43,332	276	223	8,244	296	274	7,932
6/88	1,336	1,106	45,139	274	222	8,394	293	272	8,194
6/89	1,317	1,090	44,211	252	211	7,593	293	275	8,000

Date	Pennsylvania			Rhode Island			South Carolina		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	510	183	N.A.	21	13	N.A.	106	36	N.A.
12/66	520	195	N.A.	22	14	N.A.	111	39	N.A.
9/67	529	197	5,184	23	14	335	117	40	1,163
9/68	529	208	5,633	23	15	341	117	47	1,244
11/69	543	228	5,959	23	15	335	122	52	1,345
11/70	557	251	6,406	24	16	341	126	56	1,437
11/71	576	275	7,598	24	17	393	132	62	1,720
11/72	597	305	8,852	26	19	444	140	68	2,070
9/73	626	340	9,507	30	24	455	153	81	2,312
9/74	682	407	10,125	30	24	447	171	99	2,523
9/75	748	482	11,775	30	24	476	190	119	2,968
9/76	810	544	13,773	30	24	514	202	131	3,474
9/77	858	595	15,805	30	24	565	213	141	4,071
9/78	898	633	17,421	30	24	607	226	153	4,627
9/79	940	678	18,765	30	24	636	234	159	5,019
9/80	991	737	20,208	31	26	634	250	174	5,390
9/81	1,011	770	21,011	31	26	663	263	191	5,705
9/82	1,007	793	21,817	31	27	679	272	223	6,013
9/83	1,007	817	24,519	32	28	762	273	230	6,638
6/84	1,011	831	25,952	33	29	788	279	234	7,147
6/85	1,034	856	29,840	52	48	2,272	289	243	7,771
6/86	1,037	861	31,732	35	32	1,982	310	261	8,309
6/87	1,038	867	32,521	35	31	2,139	323	273	8,286
6/88	1,051	882	34,825	33	29	2,122	329	279	8,898
6/89	1,050	882	35,497	33	29	2,102	332	282	8,803

TABLE 87 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	South Dakota			Tennessee			Texas		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	12	0	N.A.	101	36	N.A.	418	152	N.A.
12/66	13	0	N.A.	102	36	N.A.	437	170	N.A.
9/67	13	0	164	103	36	1,316	439	172	5,299
9/68	15	1	179	106	37	1,438	451	185	5,600
11/69	15	0	194	112	41	1,552	473	205	5,852
11/70	15	0	211	113	43	1,691	503	232	6,226
11/71	16	0	251	119	48	2,023	543	271	7,529
11/72	16	0	300	126	55	2,392	595	317	9,106
9/73	18	2	348	142	71	2,640	675	388	10,464
9/74	19	3	399	160	85	2,871	791	501	11,541
9/75	22	6	477	172	96	3,345	943	642	13,632
9/76	28	12	576	189	114	3,891	1,050	736	16,521
9/77	34	18	684	229	133	4,563	1,167	842	19,744
9/78	38	22	784	249	152	5,179	1,267	949	22,534
9/79	45	28	877	267	169	5,672	1,395	1,085	25,070
9/80	50	33	950	278	180	6,072	1,503	1,187	27,816
9/81	61	45	1,005	289	199	6,393	1,584	1,269	29,682
9/82	58	42	1,023	281	201	6,724	1,625	1,334	32,808
9/83	59	44	1,156	285	212	7,724	1,698	1,426	44,524
6/84	58	43	1,216	286	215	8,275	1,763	1,490	53,729
6/85	59	45	1,271	293	229	8,640	1,846	1,571	68,029
6/86	58	44	1,322	288	224	8,932	1,930	1,648	77,680
6/87	59	46	1,314	297	232	9,031	1,890	1,604	80,541
6/88	59	46	1,325	298	235	9,614	1,870	1,594	87,385
6/89	61	48	1,356	301	241	9,722	1,572	1,362	75,125

Date	Utah			Vermont			Virginia		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	26	11	N.A.	7	0	N.A.	133	68	N.A.
12/66	27	12	N.A.	7	0	N.A.	141	75	N.A.
9/67	28	13	554	7	0	63	144	77	1,215
9/68	31	16	592	8	0	67	146	81	1,321
11/69	32	18	615	8	1	70	154	90	1,421
11/70	30	17	642	8	1	77	169	105	1,616
11/71	31	18	783	8	1	92	188	123	2,046
11/72	34	21	949	9	2	104	212	145	2,559
9/73	37	24	622	9	2	116	236	168	2,884
9/74	40	27	667	9	2	121	280	209	3,204
9/75	52	39	810	9	2	136	328	252	3,866
9/76	60	47	981	10	3	155	350	274	4,698
9/77	70	57	1,166	10	3	177	379	299	5,675
9/78	81	68	1,289	11	4	189	405	321	6,577
9/79	95	82	1,456	12	5	200	440	356	7,271
9/80	111	96	1,557	12	5	209	465	380	7,882
9/81	118	102	1,497	14	7	213	482	396	8,277
9/82	113	97	1,403	14	9	221	476	399	8,775
9/83	107	91	1,652	14	10	250	478	407	11,115
6/84	104	88	1,886	14	10	265	468	400	12,123
6/85	102	86	2,171	14	10	290	484	413	14,849
6/86	97	81	2,060	14	10	306	502	432	15,482
6/87	94	79	1,898	14	10	330	519	448	16,165
6/88	95	79	1,845	18	14	367	552	482	17,918
6/89	90	73	1,708	19	15	383	580	509	18,523

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Washington			West Virginia			Wisconsin		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	153	87	N.A.	28	0	N.A.	145	2	N.A.
12/66	156	90	N.A.	29	0	N.A.	151	9	N.A.
9/67	160	93	2,055	29	0	327	149	12	2,771
9/68	153	89	2,019	30	0	343	159	22	2,904
11/69	165	102	2,106	30	0	361	166	31	3,019
11/70	168	107	2,231	30	0	388	181	52	3,225
11/71	182	125	2,669	29	0	440	201	76	3,730
11/72	202	149	3,119	30	1	493	225	104	4,341
9/73	217	165	3,147	32	2	541	249	130	4,756
9/74	245	195	3,289	39	9	596	291	172	5,144
9/75	271	220	3,988	49	19	699	334	215	5,906
9/76	279	231	4,425	52	22	835	376	259	6,896
9/77	310	261	5,303	62	32	964	407	291	8,097
9/78	331	282	5,997	69	39	1,102	445	330	8,919
9/79	354	305	6,636	72	42	1,230	476	363	9,703
9/80	374	326	6,940	77	48	1,343	506	395	10,422
9/81	394	345	6,981	85	57	1,455	533	427	10,773
9/82	398	351	7,365	86	63	1,538	540	450	11,201
9/83	407	360	9,049	89	70	1,780	548	463	12,167
6/84	414	367	9,498	94	75	1,887	548	464	12,511
6/85	427	378	10,600	95	76	1,935	548	465	13,198
6/86	426	380	10,962	95	75	1,992	548	469	13,202
6/87	427	381	11,328	89	69	1,897	551	473	13,478
6/88	379	337	11,018	82	64	1,861	545	472	13,993
6/89	361	322	11,488	75	58	1,684	543	472	14,052

Date	Wyoming			Guam			Puerto Rico		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	14	2	N.A.	1	0	N.A.	19	11	N.A.
12/66	15	3	N.A.	1	0	N.A.	19	11	N.A.
9/67	15	3	130	1	0	2	22	13	200
9/68	15	3	138	1	0	3	23	14	231
11/69	15	3	146	1	0	3	26	17	265
11/70	16	4	158	2	1	4	28	19	306
11/71	16	4	182	2	1	5	30	21	375
11/72	18	5	219	2	1	5	38	29	474
9/73	18	5	269	3	1	6	45	35	531
9/74	20	8	301	3	1	8	58	47	606
9/75	24	11	359	3	1	14	71	59	710
9/76	28	14	435	5	3	23	80	68	850
9/77	31	18	530	5	3	34	84	72	1,064
9/78	35	23	631	5	3	29	87	75	1,217
9/79	41	28	754	5	3	41	91	79	1,369
9/80	48	36	876	5	3	42	95	83	1,631
9/81	53	40	985	6	4	38	102	90	1,815
9/82	56	43	971	6	4	36	108	97	1,919
9/83	56	43	1,054	6	4	45	112	101	2,196
6/84	53	40	1,167	6	4	40	119	107	2,494
6/85	53	40	1,270	6	4	40	122	111	2,639
6/86	52	39	1,205	6	4	47	130	111	3,047
6/87	46	34	1,174	6	4	57	143	124	3,319
6/88	46	34	1,192	6	4	65	140	130	3,735
6/89	44	33	1,092	6	4	76	145	134	4,601

TABLE B7 (Continued)

NUMBER OF OFFICES AND THEIR SAVINGS BY LOCATION OF FACILITY

SAIF-INSURED INSTITUTIONS
BY STATE

Date	Virgin Islands			Pacific Islands		
	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)	Number of Facilities	Number of Branch Offices	Total Deposits ($Mill.)
12/65	2	2	N.A.	0	0	N.A.
12/66	2	2	N.A.	0	0	N.A.
9/67	2	2	0	0	0	0
9/68	2	2	0	0	0	0
11/69	2	2	0	0	0	0
11/70	2	2	5	0	0	0
11/71	2	2	6	0	0	0
11/72	2	2		0	0	0
9/73	2	2	12	0	0	0
9/74	2	2	16	1	1	a
9/75	2	2	25	1	1	a
9/76	2	2	40	2	2	2
9/77	2	2	37	2	2	5
9/78	2	2	34	3	3	23
9/79	2	2	34	3	3	18
9/80	2	2	41	3	3	11
9/81	2	1	61	3	2	13
9/82	2	1	43	3	2	12
9/83	2	1	21	3	2	13
6/84	2	1	31	1	0	7
6/85	2	1	28	1	0	6
6/86	2	1	35	1	0	5
6/87	2	1	38	1	0	5
6/88	3	1	45	1	0	7
6/89	3	1	55	1	0	7

TABLE B8

FORECLOSURES: SAIF-INSURED INSTITUTIONS
ANNUAL NUMBER OF MORTGAGES FORECLOSED BY FHLBANK DISTRICT

		Federal Home Loan Bank District											
	United States	Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1980	20,279	470	2,801	1,090	2,170	2,309	1,766	2,943	1,685	1,820	1,162	1,207	856
1981	29,113	504	2,370	1,595	2,607	4,146	2,544	4,471	2,464	2,315	1,738	2,790	1,569
1982	51,204	570	2,111	2,077	4,238	8,205	4,500	8,255	3,763	2,900	2,133	8,831	3,621
1983	62,488	479	2,820	1,909	5,438	7,218	4,761	9,348	4,038	4,872	3,008	14,238	4,359
1984	57,022	601	2,476	1,708	6,373	5,801	3,523	6,362	3,732	8,048	3,383	10,425	4,590
1985	75,166	419	3,099	2,135	8,384	5,827	3,291	6,953	4,822	16,336	5,734	12,426	5,740
1986	90,874	483	4,454	2,447	10,183	5,631	3,374	6,617	5,061	21,066	7,165	18,234	6,159
1987	99,952	512	4,355	2,679	11,257	5,379	2,685	7,184	5,518	28,112	7,940	18,999	5,332
1988	100,786	364	4,166	2,453	17,600	4,640	2,140	5,160	4,139	25,486	7,769	23,588	3,281
1989	74,901	1,200	5,512	1,692	11,965	5,054	1,612	4,328	3,965	17,429	6,850	12,320	2,974

ANNUAL NUMBER OF MORTGAGES FORECLOSED TO AVERAGE NUMBER OF MORTGAGES HELD

(Percent)

		Federal Home Loan Bank District											
Period	United States	Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1980	0.129	0.139	0.203	0.130	0.075	0.155	0.189	0.188	0.166	0.131	0.144	0.047	0.126
1981	0.184	0.148	0.175	0.19o	0.088	0.276	0.271	0.290	0.249	0.164	0.213	0.111	0.235
1982	0.330	0.154	0.172	0.262	0.151	0.556	0.487	0.563	0.385	0.210	0.283	0.323	0.539
1983	0.408	0.131	0.218	0.249	0.195	0.503	0.516	0.676	0.420	0.343	0.416	0.546	0.656
1984	0.367	0.162	0.177	0.218	0.235	0.418	0.427	0.485	0.427	0.587	0.475	0.332	0.707
1985	0.331	0.076	0.157	0.184	0.211	0.278	0.268	0.357	0.385	0.852	0.564	0.269	0.614
1986	0.628	0.135	0.352	0.316	0.388	0.420	0.422	0.517	0.629	1.689	1.141	0.659	1.049
1987	0.733	0.160	0.357	0.360	0.474	0.437	0.346	0.585	0.758	2.490	1.458	0.673	1.007
1988	0.764	0.130	0.358	0.373	0.753	0.402	0.291	0.453	0.630	2.546	1.569	0.764	0.688
1989	0.591	0.463	0.515	0.287	0.520	0.454	0.229	0.404	0.645	1.666	1.480	0.411	0.660

TABLE 88 (Continued)

FORECLOSURES: SAIF-INSURED INSTITUTIONS
ANNUAL AMOUNT OF MORTGAGES FORECLOSED BY FHLBANK DISTRICT

(Millions of Dollars)

	United States	Federal Home Loan Bank District											
		Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1980	917	18	112	42	112	87	54	134	70	89	60	81	58
1981	1,563	22	103	67	123	182	89	259	116	163	73	242	124
1982	3,280	27	84	101	229	447	200	422	184	202	110	971	303
1983	4,235	30	177	107	353	346	182	476	204	325	184	1,448	403
1984	6,163	41	175	88	902	308	152	419	242	1,543	286	1,510	497
1985	8,673	39	238	176	1,024	322	152	456	422	2,647	512	2,135	552
1986	13,942	76	300	205	1,392	364	146	526	586	5,791	848	2,947	761
1987	19,120	59	551	243	1,766	479	172	449	588	8,869	1,225	4,096	626
1988	18,858	51	575	228	1,783	451	116	407	670	8,773	1,462	3,992	350
1989	18,191	164	725	177	1,837	470	115	345	586	6,832	1,888	4,656	395

ANNUAL AMOUNT OF MORTGAGES FORECLOSED TO AVERAGE BALANCES OF MORTGAGES HELD

(Percent)

Period	United States	Federal Home Loan Bank District											
		Boston	New York	Pitts-burgh	Atlanta	Cin-Cin-nati	Indian-apolis	Chi-cago	Des Moines	Dallas	Topeka	San Fran-cisco	Seattle
1980	0.195	0.224	0.319	0.205	0.132	0.217	0.234	0.294	0.241	0.225	0.270	0.081	0.263
1981	0.317	0.249	0.294	0.307	0.134	0.431	0.374	0.554	0.393	0.383	0.307	0.232	0.542
1982	0.679	0.296	0.258	0.492	0.271	1.103	0.862	0.969	0.657	0.465	0.476	0.866	1.336
1983	0.829	0.269	0.365	0.451	0.359	0.763	0.658	0.960	0.627	0.561	0.665	0.967	1.507
1984	1.111	0.375	0.456	0.408	1.026	0.748	0.646	1.000	0.882	2.551	1.116	0.995	2.172
1985	1.406	0.300	0.539	0.736	1.012	0.739	0.694	1.024	1.481	3.820	1.815	1.222	2.360
1986	2.151	0.530	0.600	0.842	1.303	0.838	0.647	1.145	2.076	7.848	2.996	1.577	3.281
1987	2.902	0.377	1.015	0.979	1.669	1.152	0.771	0.958	2.258	12.990	4.443	2.007	2.726
1988	2.698	0.326	0.910	0.845	1.606	1.042	0.496	0.860	2.515	14.301	5.604	1.722	1.467
1989	2.504	1.053	1.111	0.632	1.577	1.044	0.485	0.729	2.216	13.062	7.976	1.806	1.545

TABLE B9

SELECTED FORECLOSURE DATA FOR SAIF-INSURED INSTITUTIONS BY STATE

(Millions of Dollars)

Period	United States				Alabama				Alaska			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1975	25,002	0.195	N.A.	N.A.	178	0.151	N.A.	N.A.	5	0.093	N.A.	N.A.
1976	22,547	0.168	N.A.	N.A.	125	0.099	N.A.	N.A.	7	0.137	N.A.	N.A.
1977	19,931	0.141	N.A.	N.A.	116	0.085	N.A.	N.A.	4	0.088	N.A.	N.A.
1978	17,502	0.117	N.A.	N.A.	111	0.076	N.A.	N.A.	20	0.426	N.A.	N.A.
1979	16,771	0.108	N.A.	N.A.	122	0.079	N.A.	N.A.	29	0.628	N.A.	N.A.
1980	20,279	0.129	917	0.195	187	0.123	5	0.141	44	0.937	6	2.950
1981	29,113	0.184	1,563	0.317	283	0.187	13	0.328	9	0.140	8	4.064
1982	51,204	0.330	3,282	0.679	327	0.219	16	0.433	4	0.054	@	0.090
1983	62,488	0.408	4,240	0.706	408	0.279	19	0.431	4	0.045	@	0.079
1984	57,022	0.367	6,163	1.111	364	0.259	22	0.530	14	0.160	1	0.312
1985	75,166	0.331	8,673	1.406	387	0.177	32	0.699	82	0.739	10	2.893
1986	90,874	0.628	13,942	2.151	643	0.454	111	2.338	86	1.352	16	4.595
1987	99,952	0.733	19,119	2.902	635	0.480	99	2.125	123	2.574	22	7.192
1988	100,786	0.764	18,859	2.698	860	0.629	142	2.769	88	2.305	20	6.510
1989	74,901	0.591	18,191	2.504	1,114	0.869	119	2.461	116	3.169	39	14.736

Period	Arizona				Arkansas				California			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	646	0.672	N.A.	N.A.	121	0.110	N.A.	N.A.	1,672	0.090	N.A.	N.A.
1977	392	0.371	N.A.	N.A.	114	0.093	N.A.	N.A.	821	0.041	N.A.	N.A.
1978	133	0.126	N.A.	N.A.	104	0.081	N.A.	N.A.	320	0.015	N.A.	N.A.
1979	73	0.059	N.A.	N.A.	142	0.106	N.A.	N.A.	582	0.027	N.A.	N.A.
1980	179	0.124	14	0.292	156	0.115	6	0.186	1,022	0.043	66	0.071
1981	212	0.150	14	0.289	182	0.135	6	0.191	2,540	0.109	225	0.228
1982	333	0.257	26	0.529	261	0.189	11	0.373	8,284	0.324	912	0.866
1983	678	0.545	60	0.837	255	0.173	11	0.242	13,290	0.544	1,366	0.970
1984	395	0.312	35	0.567	254	0.217	25	0.540	9,873	0.332	1,455	1.011
1985	482	0.245	66	0.821	404	0.240	164	3.114	11,251	0.257	2,046	1.242
1986	680	0.541	264	2.625	556	0.550	238	4.548	17,285	0.663	2,637	1.508
1987	1,396	1.123	462	4.141	527	0.557	327	7.965	17,438	0.654	3,605	1.887
1988	1,530	1.222	904	7.551	809	0.869	276	7.147	21,906	0.747	2,423	1.416
1989	1,993	2.263	2,103	19.609	626	0.859	937	28.706	10,131	0.353	2,512	1.028

Period	Colorado				Connecticut				District of Columbia			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	451	0.224	N.A.	N.A.	331	0.290	N.A.	N.A.	60	0.047	N.A.	N.A.
1977	323	0.151	N.A.	N.A.	254	0.222	N.A.	N.A.	125	0.097	N.A.	N.A.
1978	172	0.073	N.A.	N.A.	262	0.226	N.A.	N.A.	104	0.079	N.A.	N.A.
1979	165	0.065	N.A.	N.A.	143	0.122	N.A.	N.A.	63	0.048	N.A.	N.A.
1980	261	0.102	19	0.255	121	0.102	6	0.206	75	0.060	4	0.090
1981	365	0.141	16	0.203	190	0.159	10	0.294	93	0.077	5	0.111
1982	371	0.173	26	0.367	218	0.142	14	0.314	116	0.117	10	0.293
1983	571	0.286	56	0.661	228	0.138	18	0.298	117	0.157	20	0.674
1984	721	0.385	109	1.395	326	0.212	27	0.506	79	0.120	5	0.230
1985	1,350	0.534	176	1.994	254	0.107	17	0.296	107	0.120	8	0.336
1986	1,635	1.108	228	2.609	194	0.148	41	0.636	71	0.131	7	0.300
1987	1,600	1.305	363	4.298	233	0.212	20	0.316	74	0.147	7	0.302
1988	2,109	1.782	577	7.674	99	0.098	9	0.167	130	0.351	12	0.736
1989	1,900	1.614	761	12.471	117	0.121	10	0.173	23	0.073	9	0.466

@/ Less than $500 thousand.

TABLE 89 (Continued)

SELECTED FORECLOSURE DATA FOR SAIF-INSURED INSTITUTIONS BY STATE

(Millions of Dollars)

Period	Delaware				Florida				Georgia			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	8	0.097	N.A.	N.A.	1,800	0.207	N.A.	N.A.	1,025	0.361	N.A.	N.A.
1977	7	0.080	N.A.	N.A.	1,779	0.188	N.A.	N.A.	892	0.302	N.A.	N.A.
1978	2	0.022	N.A.	N.A.	1,375	0.133	N.A.	N.A.	611	0.195	N.A.	N.A.
1979	12	0.129	N.A.	N.A.	965	0.087	N.A.	N.A.	450	0.138	N.A.	N.A.
1980	17	0.095	2	0.666	514	0.043	35	0.090	396	0.120	15	0.169
1981	5	0.061	@	0.057	459	0.036	19	0.044	478	0.141	19	0.200
1982	2	0.025	@	0.041	1,280	0.112	78	0.198	529	0.166	21	0.237
1983	6	0.062	@	0.097	2,568	0.225	193	0.409	409	0.131	15	0.157
1984	7	0.086	1	0.208	3,263	0.293	308	0.741	428	0.140	24	0.277
1985	1	0.010	@	0.042	4,207	0.259	644	1.382	662	0.141	75	0.817
1986	3	0.046	@	0.030	5,147	0.510	811	1.728	864	0.280	95	1.029
1987	4	0.063	@	0.075	5,326	0.650	978	2.241	1,052	0.359	137	1.384
1988	2	0.032	@	0.023	4,876	0.580	907	2.091	1,176	0.411	129	1.228
1989	5	0.097	@	0.000	5,088	0.579	934	2.070	1,367	0.497	186	1.733

Period	Hawaii				Iowa				Idaho			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	132	0.321	N.A.	N.A.	168	0.092	N.A.	N.A.	4	0.130	N.A.	N.A.
1977	33	0.076	N.A.	N.A.	153	0.080	N.A.	N.A.	6	0.019	N.A.	N.A.
1978	90	0.203	N.A.	N.A.	190	0.093	N.A.	N.A.	5	0.014	N.A.	N.A.
1979	10	0.020	N.A.	N.A.	249	0.120	N.A.	N.A.	31	0.092	N.A.	N.A.
1980	11	0.021	1	0.041	352	0.168	13	0.229	51	0.152	2	0.234
1981	26	0.049	2	0.095	647	0.310	29	0.490	69	0.219	3	0.410
1982	101	0.194	35	1.301	1,250	0.588	60	1.045	115	0.372	7	0.796
1983	204	0.409	69	2.502	1,323	0.616	53	0.810	116	0.438	8	0.816
1984	440	0.864	96	3.807	1,564	0.836	79	1.374	105	0.442	10	1.434
1985	261	0.359	33	1.335	1,689	0.626	132	2.276	168	0.501	8	1.063
1986	156	0.339	22	0.918	2,025	1.122	183	3.211	192	0.908	50	6.621
1987	154	0.274	25	0.882	2,091	1.224	156	2.971	120	0.895	31	4.542
1988	55	0.087	13	0.425	1,341	0.895	159	3.073	79	0.754	5	1.059
1989	39	0.070	35	0.956	1,003	0.686	125	2.423	49	0.420	4	0.821

Period	Illinois				Indiana				Kansas			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	1,382	0.134	N.A.	N.A.	750	0.200	N.A.	N.A.	264	0.132	N.A.	N.A.
1977	1,287	0.118	N.A.	N.A.	607	0.160	N.A.	N.A.	216	0.103	N.A.	N.A.
1978	1,295	0.113	N.A.	N.A.	525	0.133	N.A.	N.A.	233	0.102	N.A.	N.A.
1979	1,380	0.116	N.A.	N.A.	464	0.117	N.A.	N.A.	241	0.104	N.A.	N.A.
1980	2,139	0.178	103	0.291	612	0.156	22	0.258	418	0.181	23	0.379
1981	3,212	0.272	201	0.552	872	0.224	32	0.376	554	0.241	20	0.320
1982	6,328	0.565	336	1.007	1,541	0.412	57	0.688	765	0.352	31	0.506
1983	7,279	0.693	372	0.954	1,654	0.465	52	0.583	893	0.419	39	0.515
1984	4,340	0.438	329	1.026	1,345	0.397	47	0.602	1,004	0.459	49	0.725
1985	4,869	0.330	355	1.027	1,469	0.297	66	0.819	1,755	0.560	111	1.436
1986	4,862	0.499	425	1.183	1,696	0.528	81	0.969	1,689	0.859	174	2.128
1987	5,326	0.574	343	0.934	1,132	0.371	62	0.742	1,998	1.158	271	3.326
1988	3,598	0.427	308	0.835	986	0.344	50	0.579	1,781	1.038	268	3.272
1989	3,088	0.397	251	0.691	785	0.286	39	0.440	1,352	0.895	691	8.292

@/ Less than $500 thousand.

TABLE B9 (Continued)

SELECTED FORECLOSURE DATA FOR SAIF-INSURED INSTITUTIONS BY STATE

(Millions of Dollars)

Period	Kentucky				Louisiana				Massachusetts			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	148	0.080	N.A.	N.A.	202	0.100	N.A.	N.A.	344	0.282	N.A.	N.A.
1977	96	0.049	N.A.	N.A.	133	0.062	N.A.	N.A.	312	0.258	N.A.	N.A.
1978	91	0.044	N.A.	N.A.	105	0.046	N.A.	N.A.	358	0.313	N.A.	N.A.
1979	119	0.056	N.A.	N.A.	137	0.058	N.A.	N.A.	130	0.118	N.A.	N.A.
1980	188	0.090	6	0.133	127	0.055	6	0.085	133	0.120	5	0.166
1981	356	0.169	13	0.256	175	0.075	7	0.096	85	0.075	4	0.128
1982	610	0.278	23	0.493	290	0.125	17	0.239	82	0.066	3	0.129
1983	750	0.362	31	0.567	479	0.212	33	0.378	63	0.061	5	0.170
1984	478	0.250	21	0.438	705	0.301	74	0.831	107	0.090	6	0.216
1985	816	0.251	30	0.610	1,520	0.433	340	3.566	68	0.037	5	0.156
1986	670	0.296	52	1.109	2,230	0.898	357	3.717	152	0.105	3	0.079
1987	494	0.256	51	1.181	3,528	1.623	429	4.424	150	0.118	6	0.120
1988	430	0.288	32	0.706	3,892	2.194	426	4.701	159	0.155	12	0.212
1989	402	0.277	16	0.343	2,932	1.842	305	3.440	895	0.981	98	1.780

Period	Maryland				Maine				Michigan			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	177	0.084	N.A.	N.A.	78	0.293	N.A.	N.A.	1,231	0.291	N.A.	N.A.
1977	165	0.077	N.A.	N.A.	76	0.272	N.A.	N.A.	1,159	0.255	N.A.	N.A.
1978	197	0.091	N.A.	N.A.	84	0.288	N.A.	N.A.	1,165	0.237	N.A.	N.A.
1979	251	0.114	N.A.	N.A.	69	0.230	N.A.	N.A.	946	0.180	N.A.	N.A.
1980	315	0.143	23	0.344	101	0.329	2	0.507	1,154	0.212	32	0.219
1981	320	0.141	23	0.332	108	0.367	3	0.575	1,672	0.305	58	0.373
1982	342	0.159	24	0.361	133	0.499	4	0.841	2,959	0.539	143	0.958
1983	350	0.158	24	0.323	86	0.377	3	0.625	3,107	0.547	130	0.694
1984	773	0.354	24	0.350	57	0.275	2	0.424	2,178	0.447	104	0.667
1985	1,146	0.390	81	0.928	42	0.153	2	0.365	1,822	0.248	86	0.621
1986	1,207	0.502	102	0.890	24	0.141	1	0.205	1,678	0.351	66	0.460
1987	1,088	0.493	117	1.001	33	0.199	2	0.302	1,553	0.330	110	0.787
1988	1,129	0.516	117	0.927	41	0.277	4	0.822	1,172	0.259	65	0.445
1989	1,506	0.714	136	0.990	33	0.221	2	0.496	827	0.193	76	0.510

Period	Minnesota				Missouri				Mississippi			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	271	0.113	N.A.	N.A.	767	0.202	N.A.	N.A.	177	0.264	N.A.	N.A.
1977	330	0.131	N.A.	N.A.	667	0.137	N.A.	N.A.	159	0.188	N.A.	N.A.
1978	177	0.066	N.A.	N.A.	532	0.124	N.A.	N.A.	159	0.180	N.A.	N.A.
1979	187	0.067	N.A.	N.A.	574	0.131	N.A.	N.A.	116	0.128	N.A.	N.A.
1980	314	0.112	13	0.168	770	0.175	32	0.263	102	0.114	5	0.251
1981	448	0.164	21	0.258	904	0.209	39	0.312	173	0.193	7	0.358
1982	635	0.242	33	0.453	1,221	0.293	50	0.414	279	0.327	11	0.546
1983	798	0.333	54	0.634	1,006	0.244	39	0.274	242	0.294	10	0.397
1984	881	0.416	79	1.244	951	0.242	51	0.400	296	0.375	11	0.546
1985	919	0.249	110	1.639	1,691	0.294	141	1.068	384	0.241	29	1.335
1986	760	0.403	111	1.619	1,790	0.485	249	1.938	477	0.541	56	2.416
1987	1,156	0.703	140	2.184	1,480	0.447	236	1.987	613	1.196	65	2.801
1988	849	0.573	135	2.019	1,424	0.467	328	2.623	724	1.391	86	3.525
1989	951	0.751	177	2.794	1,469	0.503	231	1.845	577	1.181	76	3.388

a/ Less than $500 thousand.

TABLE B9 (Continued)

SELECTED FORECLOSURE DATA FOR SAIF-INSURED INSTITUTIONS BY STATE

(Millions of Dollars)

Period	Montana				North Carolina				North Dakota			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	15	0.057	N.A.	N.A.	344	0.089	N.A.	N.A.	56	0.133	N.A.	N.A.
1977	8	0.028	N.A.	N.A.	273	0.073	N.A.	N.A.	69	0.154	N.A.	N.A.
1978	16	0.053	N.A.	N.A.	249	0.063	N.A.	N.A.	46	0.098	N.A.	N.A.
1979	12	0.037	N.A.	N.A.	228	0.058	N.A.	N.A.	81	0.157	N.A.	N.A.
1980	62	0.196	3	0.336	261	0.067	7	0.082	195	0.337	9	0.438
1981	111	0.348	5	0.541	363	0.094	13	0.146	342	0.633	22	1.127
1982	106	0.352	5	0.570	599	0.155	26	0.291	463	0.802	31	1.610
1983	87	0.303	4	0.432	606	0.159	22	0.221	722	1.127	48	2.126
1984	86	0.307	4	0.522	519	0.136	208	2.330	211	0.381	28	1.511
1985	110	0.271	9	1.117	591	0.106	31	0.290	380	0.522	30	1.533
1986	265	0.999	17	2.136	693	0.172	70	0.573	401	0.850	35	1.764
1987	220	0.885	13	1.870	749	0.184	143	1.125	683	1.581	46	2.625
1988	233	1.041	16	2.532	747	0.189	162	1.187	380	0.955	30	1.752
1989	141	0.630	10	1.540	968	0.255	154	1.092	468	1.326	47	2.752

Period	Nebraska				New Hampshire				New Jersey			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	128	0.102	N.A.	N.A.	74	0.194	N.A.	N.A.	1,238	0.228	N.A.	N.A.
1977	135	0.102	N.A.	N.A.	73	0.188	N.A.	N.A.	1,350	0.237	N.A.	N.A.
1978	132	0.094	N.A.	N.A.	59	0.149	N.A.	N.A.	1,209	0.201	N.A.	N.A.
1979	157	0 106	N.A.	N.A.	45	0.111	N.A.	N.A.	1,051	0.174	N.A.	N.A.
1980	231	0.154	9	0.202	52	0.130	2	0.230	951	0.154	32	0.195
1981	422	0.275	17	0.392	68	0.171	3	0.287	1,099	0.179	49	0.285
1982	582	0.388	29	0.638	69	0.182	4	0.365	1,076	0.176	55	0.312
1983	780	0.541	39	0.738	60	0.151	3	0.274	1,656	0.259	113	0.448
1984	782	0.543	42	0.815	41	0.101	3	0.288	1,245	0.188	133	0.606
1985	984	0.469	72	1.378	22	0.036	1	0.108	2,049	0.204	151	0.623
1986	1,207	0.919	168	3.380	4	0.013	@	0.013	3,157	0.501	233	0.865
1987	1,248	1.057	149	2.960	21	0.069	2	0.115	3,096	0.531	401	1.400
1988	1,036	0.941	199	3.879	14	0.054	3	0.206	2,876	0.546	386	1.233
1989	862	0.846	137	2.780	74	0.292	9	0.698	4,210	0.880	468	1.448

Period	New Mexico				Nevada				New York			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	24	0.048	N.A.	N.A.	39	0.158	N.A.	N.A.	1,634	0.214	N.A.	N.A.
1977	32	0.057	N.A.	N.A.	8	0.027	N.A.	N.A.	1,936	0.248	N.A.	N.A.
1978	27	0.044	N.A.	N.A.	9	0.028	N.A.	N.A.	2,005	0.261	N.A.	N.A.
1979	48	0.074	N.A.	N.A.	21	0.058	N.A.	N.A.	1,830	0.246	N.A.	N.A.
1980	45	0.065	2	0.093	6	0.015	1	0.081	1,587	0.224	68	0.399
1981	71	0.101	3	0.165	38	0.096	5	0.269	981	0.144	41	0.247
1982	155	0.232	10	0.464	214	0.525	33	1.786	715	0.127	18	0.139
1983	220	0.331	13	0.486	270	0.663	23	1.128	838	0.142	46	0.212
1984	296	0.454	29	1.133	157	0.397	20	1.174	809	0.121	30	0.196
1985	391	0.498	48	1.681	693	1.197	23	1.207	675	0.077	75	0.405
1986	695	1.504	213	7.227	269	0.729	46	2.423	796	0.139	57	0.268
1987	862	1.937	230	8.227	165	0.556	29	1.569	1,081	0.187	128	0.554
1988	1,031	1.189	170	6.343	152	0.484	15	0.708	1,117	0.193	178	0.594
1989	597	0.784	205	8.107	196	0.509	41	1.908	1,094	0.203	241	0.783

@/ Less than $500 thousand.

TABLE B9 (Continued)

SELECTED FORECLOSURE DATA FOR SAIF-INSURED INSTITUTIONS BY STATE

(Millions of Dollars)

Period	Ohio				Oklahoma				Oregon			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	1,569	0.170	N.A.	N.A.	208	0.145	N.A.	N.A.	127	0.096	N.A.	N.A.
1977	1,475	0.153	N.A.	N.A.	170	0.112	N.A.	N.A.	108	0.074	N.A.	N.A.
1978	1,243	0.122	N.A.	N.A.	149	0.093	N.A.	N.A.	52	0.033	N.A.	N.A.
1979	1,441	0.138	N.A.	N.A.	166	0.099	N.A.	N.A.	29	0.017	N.A.	N.A.
1980	1,858	0.177	69	0.235	252	0.146	10	0.216	90	0.053	11	0.210
1981	3,334	0.314	151	0.484	397	0.229	19	0.381	218	0.138	17	0.315
1982	6,871	0.665	387	1.299	415	0.243	24	0.452	987	0.659	61	1.202
1983	5,699	0.563	278	0.833	764	0.459	50	0.799	1,284	0.841	78	1.189
1984	4,729	0.480	238	0.787	876	0.543	87	1.455	1,435	0.985	107	2.158
1985	4,376	0.299	245	0.752	1,645	0.681	152	2.393	2,170	0.989	223	4.702
1986	4,246	0.465	260	0.798	2,634	1.728	279	4.329	2,105	1.642	191	4.181
1987	3,930	0.465	350	1.128	3,094	2.356	442	7.463	1,378	1.264	154	3.564
1988	2,435	0.298	291	0.906	2,843	2.988	419	8.205	835	0.725	68	1.397
1989	2,254	0.286	250	0.749	2,736	2.965	299	6.850	755	0.634	84	1.584

Period	Pennsylvania				Puerto Rico				Rhode Island			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	1,135	0.164	N.A.	N.A.	328	0.851	N.A.	N.A.	64	0.195	N.A.	N.A.
1977	1,079	0.150	N.A.	N.A.	339	0.813	N.A.	N.A.	40	0.118	N.A.	N.A.
1978	1,108	0.144	N.A.	N.A.	461	1.043	N.A.	N.A.	36	0.110	N.A.	N.A.
1979	1,217	0.161	N.A.	N.A.	393	0.787	N.A.	N.A.	34	0.113	N.A.	N.A.
1980	998	0.127	38	0.195	263	0.491	12	0.761	53	0.181	2	0.330
1981	1,440	0.190	59	0.294	290	0.500	14	0.864	37	0.128	2	0.190
1982	1,883	0.255	91	0.475	320	0.534	11	0.681	45	0.170	2	0.325
1983	1,704	0.239	96	0.435	326	0.524	19	0.928	17	0.077	1	0.093
1984	1,516	0.208	75	0.376	422	0.653	13	0.858	50	0.186	2	0.187
1985	1,806	0.166	144	0.649	375	0.375	12	0.824	15	0.053	12	0.701
1986	2,055	0.281	164	0.722	501	0.811	10	0.648	94	0.387	30	1.799
1987	2,298	0.329	206	0.882	178	0.301	22	1.354	65	0.268	29	1.383
1988	2,148	0.345	203	0.794	173	0.294	12	0.622	45	0.200	23	1.037
1989	1,423	0.257	160	0.603	208	0.391	16	0.746	65	0.370	44	2.141

Period	South Carolina				South Dakota				Tennessee			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	241	0.136	N.A.	N.A.	9	0.037	N.A.	N.A.	252	0.131	N.A.	N.A.
1977	270	0.144	N.A.	N.A.	8	0.030	N.A.	N.A.	217	0.107	N.A.	N.A.
1978	171	0.086	N.A.	N.A.	26	0.094	N.A.	N.A.	183	0.082	N.A.	N.A.
1979	135	0.062	N.A.	N.A.	36	0.129	N.A.	N.A.	163	0.068	N.A.	N.A.
1980	136	0.063	9	0.173	54	0.189	3	0.303	263	0.110	11	0.196
1981	261	0.120	11	0.195	123	0.499	4	0.495	456	0.195	19	0.307
1982	420	0.198	20	0.368	194	0.707	11	1.188	724	0.325	36	0.611
1983	411	0.195	19	0.323	189	0.623	10	1.084	769	0.357	37	0.569
1984	434	0.227	197	3.670	125	0.469	5	0.649	594	0.281	48	0.800
1985	556	0.213	30	0.499	143	0.496	9	1.102	635	0.206	47	0.781
1986	676	0.400	35	0.552	85	0.430	7	0.958	715	0.356	52	0.843
1987	706	0.416	73	1.125	108	0.594	10	1.317	955	0.504	78	1.253
1988	642	0.395	58	0.828	145	0.987	19	2.541	1,775	0.953	128	1.921
1989	625	0.422	82	1.092	74	0.488	6	0.855	2,398	1.337	204	2.972

a/ Less than $500 thousand.

TABLE B9 (Continued)

SELECTED FORECLOSURE DATA FOR SAIF-INSURED INSTITUTIONS BY STATE

(Millions of Dollars)

Period	Texas				Utah				Virginia			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	1,672	0.253	N.A.	N.A.	13	0.017	N.A.	N.A.	152	0.081	N.A.	N.A.
1977	1,139	0.158	N.A.	N.A.	21	0.023	N.A.	N.A.	167	0.082	N.A.	N.A.
1978	928	0.113	N.A.	N.A.	57	0.060	N.A.	N.A.	218	0.096	N.A.	N.A.
1979	1,054	0.127	N.A.	N.A.	23	0.022	N.A.	N.A.	206	0.084	N.A.	N.A.
1980	1,390	0.162	71	0.271	234	0.227	12	0.338	286	0.113	12	0.163
1981	1,714	0.193	139	0.493	531	0.505	34	0.878	350	0.133	20	0.233
1982	1,915	0.224	152	0.526	875	0.771	85	2.125	625	0.222	34	0.397
1983	3,676	0.410	259	0.654	1,091	1.011	104	2.539	569	0.191	42	0.378
1984	6,497	0.743	1,404	3.320	691	0.639	94	2.451	513	0.173	115	1.028
1985	13,637	1.175	2,067	4.171	945	0.694	97	2.656	728	0.160	123	0.964
1986	17,108	2.241	4,928	9.168	1,067	1.193	128	3.734	882	0.296	160	1.175
1987	22,582	3.131	7,817	15.842	1,093	1.379	107	3.306	1,627	0.580	214	1.506
1988	19,030	3.215	7,814	18.065	917	1.403	93	2.737	8,040	3.108	257	1.498
1989	12,697	1.843	5,309	14.986	835	1.853	127	3.600	1,274	0.509	218	1.171

Period	Vermont				Washington				Wisconsin			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	12	0.120	N.A.	N.A.	238	0.118	N.A.	N.A.	587	0.189	N.A.	N.A.
1977	12	0.114	N.A.	N.A.	220	0.102	N.A.	N.A.	513	0.153	N.A.	N.A.
1978	8	0.075	N.A.	N.A.	204	0.087	N.A.	N.A.	390	0.109	N.A.	N.A.
1979	7	0.067	N.A.	N.A.	154	0.059	N.A.	N.A.	472	0.128	N.A.	N.A.
1980	10	0.095	a/	0.134	344	0.132	20	0.260	804	0.221	31	0.306
1981	16	0.150	a/	0.231	573	0.225	52	0.638	1,259	0.346	59	0.562
1982	23	0.218	1	0.333	1,339	0.513	104	1.280	1,927	0.553	86	0.848
1983	25	0.235	1	0.444	1,332	0.508	122	1.316	2,069	0.624	104	0.979
1984	20	0.189	1	0.485	1,471	0.571	161	1.791	2,022	0.629	90	0.915
1985	18	0.111	1	0.404	1,614	0.423	149	1.540	2,084	0.440	101	1.014
1986	15	0.154	a/	0.145	1,849	0.747	296	2.928	1,755	0.574	101	1.011
1987	10	0.098	1	0.181	1,637	0.733	220	2.129	1,858	0.618	105	1.046
1988	6	0.050	a/	0.041	848	0.471	99	0.949	1,562	0.526	100	0.949
1989	16	0.122	1	0.180	690	0.392	83	0.742	1,240	0.422	94	0.855

Period	West Virginia				Wyoming			
	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages	Number of Fore-closures	Percent of Total Number	Amount of Fore-closures	Percent of Total Mortgages
1976	43	0.107	N.A.	N.A.	5	0.025	N.A.	N.A.
1977	40	0.092	N.A.	N.A.	3	0.013	N.A.	N.A.
1978	35	0.075	N.A.	N.A.	60	0.254	N.A.	N.A.
1979	45	0.094	N.A.	N.A.	73	0.290	N.A.	N.A.
1980	75	0.163	3	0.276	20	0.072	1	0.147
1981	150	0.326	7	0.574	28	0.106	2	0.171
1982	192	0.419	10	0.848	86	0.322	5	0.718
1983	199	0.460	11	0.739	240	0.911	18	2.213
1984	185	0.405	12	0.924	348	0.369	24	3.204
1985	328	0.498	32	2.118	390	1.073	21	2.758
1986	389	1.014	41	2.821	434	2.154	41	5.599
1987	377	0.943	37	2.957	607	3.592	53	9.162
1988	303	1.047	26	2,095	226	1.577	35	7.111
1989	264	0.808	17	1.385	349	2.203	13	2.873

a/ Less than $500 thousand.

TABLE C1

MORTGAGE DEBT OUTSTANDING ON 1-4 FAMILY NONFARM HOMES BY TYPE OF HOLDER

(Millions of Dollars)

End of Quarter	TOTAL	Savings and Loan Associations	Life Insurance Companies	Mutual Savings Banks	Commercial Banks	Federal & Related Agencies			Mortgage Pools or Trusts	All Other Holders
						FNMA	FHLMC	Other		
1978-March	661,478	320,056	14,417	59,124	108,284	30,208	2,653	3,448	63,427	59,861
June	691,013	334,144	14,217	60,280	113,730	32,974	1,849	3,345	67,054	63,420
Sept.	723,327	345,587	14,158	61,795	121,887	35,437	2,002	3,788	70,743	67,930
Dec.	753,542	356,114	14,436	63,260	129,167	37,579	2,428	3,773	75,789	70,996
1979-March	777,814	363,706	14,495	63,799	132,803	40,702	2,606	3,915	81,424	74,364
June	810,825	377,466	14,469	64,103	138,624	42,543	2,591	4,169	86,513	80,347
Sept.	844,709	387,918	14,850	65,216	145,093	43,534	2,864	4,195	93,727	87,312
Dec.	870,532	394,345	16,144	66,140	149,460	45,488	3,072	4,703	100,886	90,294
1980-March	891,695	398,033	17,143	66,450	151,715	48,394	3,205	5,639	108,985	92,131
June	908,388	399,788	17,804	66,616	153,175	49,837	3,030	6,112	113,585	98,441
Sept.	938,220	410,091	17,990	66,912	156,071	50,071	3,452	5,696	120,213	107,724
Dec.	965,051	419,763	17,943	67,489	160,433	51,775	3,864	5,790	125,419	112,575
1981-March	981,003	423,656	17,799	67,619	161,327	51,842	3,945	6,415	128,849	119,551
June	1,005,597	430,841	17,549	68,035	165,062	52,181	4,016	6,448	133,532	127,933
Sept.	1,023,541	433,923	17,376	68,082	167,706	54,227	4,148	6,076	138,450	133,553
Dec.	1,039,786	433,142	17,201	68,187	170,331	55,986	5,181	6,719	146,762	136,277
1982-March	1,051,743	430,461	17,094	66,305	171,936	57,142	5,240	6,586	156,541	140,438
June	1,065,714	426,453	16,467	65,381	173,569	59,631	5,209	6,395	167,314	145,295
Sept.	1,066,485	406,328	16,874	63,849	173,549	63,495	5,116	6,195	181,923	149,156
Dec.	1,080,044	393,323	16,751	64,488	173,804	66,500	4,686	6,569	200,821	153,102
1983-March	1,099,254	384,990	16,422	70,643	172,672	68,370	4,740	6,357	219,469	155,591
June	1,127,644	378,483	15,860	81,088	174,539	69,396	6,119	6,045	238,021	158,093
Sept.	1,392,238	513,899	15,534	89,268	273,700	69,938	6,799	5,996	257,734	159,370
Dec.	1,198,479	387,924	15,319	93,649	182,514	73,045	7,559	6,763	271,097	160,609
1984-March	1,227,258	391,619	14,900	98,172	184,255	75,770	8,847	6,653	283,742	163,300
June	1,265,760	407,506	14,404	100,691	189,068	77,633	8,931	5,841	293,044	168,642
Sept.	1,300,630	421,014	14,159	101,810	192,814	79,175	8,841	5,850	305,583	171,384
Dec.	1,334,329	421,489	14,120	107,302	196,163	82,175	9,654	5,920	322,232	175,274
1985-March	1,372,626	421,024	13,869	111,592	198,398	86,129	10,642	5,977	337,053	187,942
June	1,411,690	425,021	13,618	114,375	203,003	88,788	11,288	5,992	355,513	194,092
Sept.	1,455,407	425,596	13,454	119,952	208,734	90,590	11,457	5,883	378,703	201,038
Dec.	1,501,418	432,422	12,381	121,879	213,434	91,966	11,881	5,774	406,951	204,730
1986-March	1,532,005	420,123	12,619	131,381	216,290	92,315	12,231	5,726	431,839	209,481
June	1,584,952	413,967	12,645	142,174	221,640	90,460	11,890	5,196	468,291	218,689
Sept.	1,653,375	408,339	12,985	149,786	228,593	90,508	11,127	4,989	516,383	230,665
Dec.	1,719,673	404,266	12,827	154,801	235,814	90,718	10,010	26,411	553,357	231,469
1987-March	1,770,558	477,293	12,903	79,857	242,042	88,106	11,774	26,081	599,811	232,691
June	1,844,700	485,299	12,745	88,829	252,813	87,013	11,172	25,841	641,314	239,674
Sept.	1,901,064	494,843	12,742	91,286	263,762	87,901	11,570	22,643	676,897	239,420
Dec.	1,959,607	508,333	13,226	94,075	276,270	89,666	11,430	22,759	701,795	242,053
1988-March	1,993,744	512,482	13,653	101,348	280,754	92,828	12,749	22,793	714,236	242,901
June	2,070,829	533,180	14,172	105,458	296,265	95,404	13,631	22,781	735,436	254,502
Sept.	2,134,225	555,224	14,917	110,070	307,041	95,417	13,322	22,668	762,688	252,878
Dec.	2,189,475	565,801	15,284	112,462	314,283	95,833	15,077	22,935	789,202	258,598
1989-March	2,248,047	563,417	12,660	117,682	325,099	94,757	16,134	42,000	815,528	260,770
June	2,310,708	569,050	12,799	117,950	338,792	95,714	17,382	46,178	839,086	273,757
Sept.	2,368,817	564,823	13,275	118,325	355,096	99,168	17,659	44,403	872,623	283,445
Dec.	2,427,799	551,523	13,812	117,697	368,518	102,295	18,248	46,057	916,682	292,967

Source: Federal Reserve Board.

Notes: Beginning First Quarter, 1987, FSLIC-insured federal savings banks are included with savings and loan associations; previously included in mutual savings banks.

Beginning Fourth Quarter, 1986, Federal and Related Agencies-Other includes FmHA-guaranteed securities sold to the Federal Financing Bank which were previously included in Mortgage Pools or Trusts.

TABLE C2

MORTGAGE DEBT OUTSTANDING ON 5 OR MORE DWELLING UNIT NONFARM PROPERTIES BY TYPE OF HOLDER

(Millions of Dollars)

End of Quarter	TOTAL	Savings and Loan Associations	Life Insurance Companies	Mutual Savings Banks	Commercial Banks	Federal & Related Agencies			Mortgage Pools or Trusts	All Other Holders
						FNMA	FHLMC	Other		
1978-March	116,544	33,591	18,648	15,392	9,525	5,821	549	6,376	3,368	23,274
June	120,004	34,349	18,688	15,774	10,338	5,779	397	6,124	4,271	24,284
Sept.	122,431	35,358	18,742	15,869	10,381	5,752	494	6,489	4,579	24,767
Dec.	127,925	36,053	19,000	15,929	10,266	5,732	663	6,584	7,966	25,732
1979-March	127,413	36,675	19,064	16,283	10,324	5,708	752	6,486	5,530	26,591
June	129,679	37,066	19,076	16,575	10,493	5,663	749	6,317	6,129	27,611
Sept.	132,188	37,270	19,064	16,598	10,937	5,639	883	6,485	6,437	28,875
Dec.	134,861	37,579	19,215	16,557	11,180	5,603	980	6,760	7,128	29,859
1980-March	136,850	37,217	19,265	16,390	12,228	5,596	1,023	7,177	7,225	30,729
June	138,251	37,333	19,292	16,186	12,172	5,582	975	7,972	7,467	31,272
Sept.	140,042	37,746	19,338	16,088	12,501	5,561	1,082	8,058	7,752	31,916
Dec.	142,343	38,142	19,514	16,058	12,870	5,552	1,192	8,137	8,267	32,611
1981-March	143,740	38,223	19,527	15,955	13,504	5,520	1,205	8,322	8,653	32,831
June	144,716	38,090	19,495	15,909	13,662	5,476	1,229	8,461	9,001	33,393
Sept.	145,815	37,990	19,441	15,931	14,194	5,455	1,262	7,693	9,554	34,295
Dec.	142,145	37,699	19,283	15,960	14,950	5,426	56	8,255	6,359	34,157
1982-March	143,390	38,011	19,209	15,536	15,680	5,402	57	8,101	6,457	34,937
June	144,438	38,372	19,000	15,338	15,918	5,377	57	7,850	7,138	35,388
Sept.	143,941	38,208	18,977	15,026	16,132	5,346	50	6,706	7,538	35,958
Dec.	145,699	38,979	18,856	14,780	16,480	5,314	47	7,017	7,650	36,576
1983-March	146,531	39,286	18,864	15,034	16,322	5,296	55	6,739	7,899	37,036
June	150,262	40,011	18,778	16,075	16,925	5,273	116	6,720	8,229	38,135
Sept.	201,571	79,967	18,857	17,032	25,921	5,236	57	5,857	9,354	39,290
Dec.	160,739	44,333	19,107	17,247	18,410	5,211	73	5,939	9,612	40,807
1984-March	166,254	46,474	19,061	18,118	19,598	5,205	132	5,461	9,738	42,467
June	174,051	50,176	18,984	18,567	20,018	5,610	547	5,432	9,882	44,835
Sept.	179,435	53,748	18,769	18,947	19,624	5,675	606	4,688	10,677	46,701
Dec.	185,435	55,750	18,938	19,817	20,264	5,765	745	4,603	11,052	48,501
1985-March	191,027	57,660	19,003	20,668	20,667	5,846	906	4,167	12,152	49,958
June	197,686	60,231	19,061	21,357	21,582	5,989	1,288	4,086	12,802	51,290
Sept.	203,822	62,390	19,074	22,604	22,242	6,179	1,632	3,894	13,073	52,734
Dec.	214,470	66,410	19,894	23,329	23,373	6,316	2,141	3,713	13,445	55,849
1986-March	222,074	67,140	20,032	23,980	25,389	6,480	1,392	3,694	15,653	58,314
June	230,056	66,020	20,241	26,543	26,799	6,835	2,304	3,538	15,987	61,789
Sept.	238,494	65,827	20,802	28,400	28,623	7,209	2,232	3,531	17,244	64,626
Dec.	247,831	66,898	20,952	30,161	31,173	7,177	1,554	11,111	11,865	66,940
1987-March	258,187	86,465	20,934	17,570	29,759	7,034	1,166	11,081	13,704	70,474
June	263,874	87,523	21,663	15,410	30,543	7,051	1,425	11,167	14,854	74,238
Sept.	268,944	87,829	21,968	16,780	32,114	6,983	1,370	11,214	15,858	74,828
Dec.	273,954	88,194	22,524	18,165	33,330	6,983	1,442	11,480	16,378	75,458
1988-March	276,755	89,030	22,723	17,174	33,755	6,959	1,637	11,576	17,728	76,173
June	280,239	89,304	23,021	18,178	34,225	6,964	1,945	11,340	18,526	76,736
Sept.	284,675	89,962	23,139	19,325	33,960	7,036	2,120	11,596	20,035	77,502
Dec.	290,355	91,265	23,562	20,037	34,131	7,180	2,348	11,814	21,607	78,411
1989-March	310,547	89,750	24,587	20,675	34,304	7,264	2,579	29,501	23,059	78,828
June	315,893	89,367	25,211	20,700	36,016	7,595	2,739	29,952	24,632	79,681
Sept.	319,906	87,767	26,351	20,680	37,201	7,884	2,992	30,785	25,557	80,689
Dec.	323,457	86,096	27,174	19,918	37,996	8,426	3,603	31,655	25,690	82,899

Source: Federal Reserve Board.

Notes: Beginning First Quarter, 1987, FSLIC-insured federal savings banks are included with savings and loan associations; previously included in mutual savings banks.

Beginning Fourth Quarter, 1986, Federal and Related Agencies-Other includes FmHA-guaranteed securities sold to the Federal Financing Bank which were previously included in Mortgage Pools or Trusts.

TABLE D1

SELECTED BALANCE SHEET ITEMS OF THE FEDERAL HOME LOAN BANKS

(Millions of Dollars)

ITEM	1935	1940	1945	1950	1955	1960	1961
Number of Institutions.....	3,467	3,864	3,697	3,930	4,336	4,716	4,815
Principal Assets							
Advances Outstanding.....	103	201	195	816	1,417	1,981	2,662
Cash and Inv. Secs.	26	98	146	240	808	1,401	1,394
Principal Liab. & Capital							
Member Deposits.....	4	27	46	224	698	938	1,180
Consolidated Obligations...	0	91	69	561	975	1,266	1,571
Paid-In-On Capital Stock							
Members.....	24	45	74	183	516	989	1,107
U.S. Government.....	94	125	125	56	0	0	0
Reserves and Surplus.....	2	11	21	30	46	83	94

ITEM	1962	1963	1964	1965	1966	1967	1968
Number of Institutions.....	4,921	5,001	5,031	5,053	5,031	4,969	4,901
Principal Assets							
Advances Outstanding.....	3,479	4,784	5,325	5,997	6,935	4,386	5,259
Cash and Inv. Secs.	1,727	2,098	1,697	1,787	2,636	2,725	2,500
Principal Liab. & Capital							
Member Deposits.....	1,213	1,151	1,199	1,043	1,036	1,432	1,382
Consolidated Obligations...	2,707	4,363	4,369	5,221	6,859	4,060	4,701
Paid-In-On Capital Stock							
Members.....	1,126	1,171	1,227	1,277	1,369	1,395	1,403
U.S. Government.....	0	0	0	0	0	0	0
Reserves and Surplus.....	107	122	138	158	187	199	219

ITEM	1969	1970	1971	1972	1973	1974	1975
Number of Institutions.....	4,792	4,649	4,522	4,412	4,361	4,340	4,274
Principal Assets							
Advances Outstanding.....	9,289	10,615	7,936	7,979	15,147	21,804	17,845
Cash and Inv. Secs.	1,986	4,139	2,562	2,254	3,594	3,242	4,485
Principal Liab. & Capital	0	0	0	0	0	0	0
Member Deposits.....	1,041	2,331	1,789	1,547	1,744	2,394	2,651
Consolidated Obligations...	8,422	10,189	6,840	6,671	14,449	19,445	16,383
Paid-In-On Capital Stock							
Members.....	1,478	1,607	1,618	1,756	2,122	2,624	2,705
U.S. Government.....	0	0	0	0	0	0	0
Reserves and Surplus.....	240	260	282	299	374	539	590

ITEM	1976	1977	1978	1979	1980	1981	1982
Number of Institutions.....	4,238	4,251	4,242	4,250	4,244	4,029	3,555
Principal Assets							
Advances Outstanding.....	15,862	20,173	32,670	41,838	48,963	65,194	66,011
Cash and Inv. Secs.	6,243	3,882	3,616	3,943	4,633	8,552	12,934
Principal Liab. & Capital							
Member Deposits.....	3,867	4,144	6,206	9,254	10,074	11,914	14,732
Consolidated Obligations...	14,620	16,009	25,109	30,372	37,268	54,131	55,972
Paid-In-On Capital Stock							
Members.....	2,889	3,295	4,120	5,149	5,160	5,827	6,269
U.S. Government.....	0	0	0	0	0	0	0
Reserves and Surplus.....	635	680	836	943	869	974	1,144

ITEM	1983	1984	1985	1986	1987	1988	1989
Number of Institutions.....	3,407	3,401	3,492	3,497	3,447	3,260	3,181
Principal Assets							
Advances Outstanding.....	58,977	74,618	88,852	108,668	133,054	152,799	141,795
Cash and Inv. Secs.	10,397	18,713	20,108	20,054	18,125	18,212	31,263
Principal Liab. & Capital							
Member Deposits.....	11,873	18,844	23,309	26,951	20,351	19,049	25,830
Consolidated Obligations...	48,931	65,085	74,460	88,758	115,725	136,513	136,799
Paid-In-On Capital Stock							
Members.....	6,395	7,200	8,313	9,485	11,281	13,177	13,385
U.S. Government.....	0	0	0	0	0	0	0
Reserves and Surplus.....	1,340	1,504	1,792	2,261	2,577	2,343	820

TABLE D2

LENDING OPERATIONS OF THE FEDERAL HOME LOAN BANKS

(Millions of Dollars)

ITEM	1935	1940	1945	1950	1955	1960	1961
During Period							
Advances	59	134	278	675	1,252	1,943	2,882
Repayments	43	114	213	292	702	2,097	2,200
End of Period							
Balance Advances Outstanding							
Total	103	201	195	816	1,417	1,981	2,662
Secured	77	143	159	568	943	1,306	1,787
Unsecured	26	59	36	248	474	674	875
Borrowing Member Inst. (No.)	2,192	2,262	916	2,279	2,408	2,371	2,455

ITEM	1962	1963	1964	1965	1966	1967	1968
During Period							
Advances	4,111	5,601	5,563	5,007	3,804	1,527	2,734
Repayments	3,294	4,296	5,023	4,335	2,866	4,076	1,861
End of Period							
Balance Advances Outstanding							
Total	2,479	4,784	5,325	5,997	6,935	4,386	5,259
Secured	2,250	3,288	4,090	4,864	6,457	4,176	4,946
Unsecured	1,229	1,496	1,234	1,133	478	208	313
Borrowing Member Inst. (No.)	2,722	2,856	2,795	2,857	2,580	1,956	2,193

ITEM	1969	1970	1971	1972	1973	1974	1975
During Period							
Advances	5,531	3,255	2,714	4,792	10,013	12,763	5,468
Repayments	1,501	1,930	5,392	4,750	2,845	6,106	9,125
End of Period							
Balance Advances Outstanding							
Total	9,289	10,615	7,936	7,979	15,147	21,804	17,845
Secured	8,682	10,419	7,169	7,271	14,550	21,508	17,449
Unsecured	607	195	767	707	597	297	396
Borrowing Member Inst. (No.)	2,782	2,391	2,023	2,104	2,515	2,607	2,542

ITEM	1976	1977	1978	1979	1980	1981	1982
During Period							
Advances	8,115	13,757	25,300	29,184	36,585	53,941	53,744
Repayments	10,097	9,446	12,802	20,016	29,460	37,709	52,928
End of Period							
Balance Advances Outstanding							
Total	15,862	20,173	32,670	41,838	48,963	65,194	66,011
Secured	15,228	18,411	30,193	39,013	46,466	63,781	65,596
Unsecured	635	1,762	2,477	2,825	2,497	1,413	414
Borrowing Member Inst. (No.)	2,547	2,820	3,139	2,983	2,819	2,637	2,202

ITEM	1983	1984	1985	1986	1987	1988	1989
During Period							
Advances	44,724	91,239	133,651	181,648	194,381	187,536	218,876
Repayments	51,758	75,598	119,417	161,832	170,000	167,809	229,874
End of Period							
Balance Advances Outstanding							
Total	58,977	74,618	88,852	108,668	133,054	152,777	141,795
Secured	58,665	74,446	88,846	108,668	133,054	152,777	141,795
Unsecured	312	171	6	0	0	0	0
Borrowing Member Inst. (No.)	1,904	1,902	1,804	1,908	2,204	2,172	1,866

PART E - TECHNICAL NOTES

THRIFT INDUSTRY FINANCIAL DATA

COVERAGE

Most of the information presented is for thrift institutions (both savings and loan associations and savings banks) whose deposits are insured by the Savings Association Insurance Fund (SAIF), formerly the Federal Savings and Loan Insurance Corporation (FSLIC). The group of all SAIF-insured institutions is referred to as "SAIF-insured thrift institutions." Subgroups of this category include: SAIF-insured savings and loan associations, SAIF-insured savings banks, SAIF-insured federally-chartered thrift institutions, and SAIF-insured stock thrift institutions, and, beginning in 1989, SAIF-insured private sector savings associations.

All SAIF-insured thrift institutions are Federal Home Loan Bank System members. Non-SAIF-insured savings and loan associations also may be members. The total thrift institution membership is included in the category "FHLBank Member Thrift Institutions."

Finally, the total of all SAIF-insured thrift institutions plus all non-SAIF-insured savings and loan associations is included in the category "All Operating Savings Associations and SAIF-insured Savings Banks."

Excluded are FHLBank System member life insurance companies and all BIF-insured savings banks, whether or not members of the FHLBank System.

SOURCES OF DATA

The primary sources of information are Office of Thrift Supervision (OTS), formerly the Federal Home Loan Bank Board, monthly or quarterly (semiannual prior to 1984) supervisory reports for SAIF-insured institutions and annual state supervisory reports for non-SAIF-insured savings associations, all of which (except the semiannual reports) provide data on a calendar basis.

ESTIMATED DATA

When available, information is presented as reported. Otherwise, estimates are provided. Estimated data include all activity figures for non-SAIF-insured associations as well as selected balance sheet items for SAIF-insured savings banks, non-FHLBank System member stock savings associations, and non-FHLBank System member, non-SAIF-insured state chartered savings associations.

DATA DEFINITIONS

SELECTED BALANCE SHEET ITEMS

1. **Total Assets**

   Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts); the effect of this change is to reduce total assets by approximately $26.2 billion.

2. **Mortgage Loans**

   Balances exclude mortgage-backed securities, which are reported separately.

   Beginning in 1958, balances are not adjusted for pledged shares, which had declined consistently and amounted to less than one-tenth of one percent of total mortgage loan balances.

   Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts); the affect of this change is to reduce total mortgage loans by approximately $24.2 billion.

   Also see Item 3, Selected Activity Items.

3. **Mortgage-Backed Securities**

   Includes mortgage-backed pass-through securities (holders have an undivided equity interest in the underlying mortgage loans).

4. **Nonmortgage Loans**

   Includes all loans that do not qualify to be classified as mortgage loans.

5. **Cash and Investments**

   Includes cash, deposits, U.S. government and agency securities, equity securities, and certain other investments, except as noted below.

   Prior to 1972, balances exclude U.S. government obligations, time deposits, and miscellaneous investment securities.

Beginning in 1973, balances exclude stock in the Federal Home Loan Banks, and GNMA-guaranteed mortgage-backed pass-through securities.

6. **Total Deposits**

Includes all deposits (e.g., passbook accounts, transaction accounts, and certificates of deposit). Balances reported by account size are based on account balance on reporting date.

Balances exclude government investments, all of which had been retired by 1951.

7. **FHLBank Advances**

Includes all borrowings from Federal Home Loan Banks.

8. **Other Borrowed Money**

Includes all borrowings other than FHLBank advances, principally reverse repurchase agreements, mortgage-backed bonds issued, commercial bank loans, commercial paper issued, overdrafts in transaction accounts, and all other borrowings.

9. **Regulatory Capital**

Beginning in 1966, balances exclude paid-in surplus of stock institutions and specific reserves of all institutions.

SELECTED ACTIVITY ITEMS

1. **Net Deposit Gain**

Net new deposits received (see item 2) plus interest credited.

2. **Net New Deposits Received**

New deposits received less deposits withdrawn.

3. **Mortgage Loans Closed**

Lending reported on a gross basis (i.e., without deducting contra-assets), and includes refinancings. Data prior to 1984 are partially estimated to reflect the gross amount of refinancing loans closed. Amounts are reported by the type of loan and the type of property securing the loan.

a. **Construction Loans**

Construction loans finance the erection of a structure and include combination land/construction loans, combination construction/permanent loans until construction has been completed, and "bridge" loans to developers.

b. **Permanent Loans**

Permanent loans are loans or contracts to finance the acquisition of: property where construction has been completed, farm land, developed building lots, and vacant land.

c. **Refinancing Loans**

Refinancing loans are loans made on real estate in which ownership of the property is not transferred and the refinancing loan replaces an outstanding mortgage on the same property.

d. **Residential: 1-4 Dwelling Units**

Includes single-family dwellings in detached or semidetached structures consisting of 2-4 dwelling units. Permanently financed units in a condominium, cooperative, or timesharing arrangement are also included if the owner of each unit has an undivided proportional interest in the underlying real estate and common elements of tne structure.

e. **Residential: 5 or More Dwelling Units**

Includes construction financing of condominium or cooperative apartments until the construction phase is complete.

f. **Land Loans**

Land loans are secured by real estate upon which there is no structure, including unimproved land, developed building lots, and loans to acquire and develop land.

g. **Nonresidential Property**

Includes all properties not covered in the above definitions (d thru f).

4. **Cash Loan Repayments**

Includes the total amount of cash received as repayment of the principal on mortgage loans and contracts, including scheduled amortization payments and full or partial cash

prepayments. Does not include loan foreclosures, interest charges, or any noncash transactions that reduce loan balances.

5. **Mortgage Loans Purchased/Sold**

Data for 1963 - 1966 exclude purchases and sales of participations; thereafter includes activity for both whole loans and participations.

6. **Commitments to Originate Mortgage Loans**

A commitment may be written or oral, but it must be regarded by the institution as being at least morally, if not legally, binding. Additionally, the commitment must involve the disbursement or receipt of cash by the institution.

Origination refers to closing the loan in the name of the institution making the commitment.

Commitments made during the period are included regardless of the status of the commitment at the end of the period (outstanding, taken down, canceled, etc.).

7. **Mortgage Foreclosures**

Foreclosures are reported as of judgment date, even if subject to a redemption period. Prior to 1980, foreclosure rates calculated as a percent of monthend mortgage holdings; thereafter as a percent of average end-of-quarter balances.

8. **Mortgage Delinquencies**

Prior to 1987, includes all mortgage loans 60 or more days delinquent. Beginning in 1987, including construction and loans past due, permanent loans secured by 1-4 dwelling unit properties 60 or more days delinquent, and all other permanent loans past due.

Ratio calculated as amount of delinquencies as a percent of end-of period gross mortgage loan (excluding mortgage-back pass-through securities), holdings.

SELECTED OPERATING RATIOS

Quarterly ratios (reported as an annualized percent) are calculated beginning in 1984. Semiannual and annual ratios represent averages of quarterly ratios.

Semiannual ratios calculated prior to 1984 and annual ratios are averages of semiannual ratios.

1. **Return on Assets**

   Net income after taxes divided by average assets.

2. **Mortgage Portfolio Yield**

   Interest and discounts earned on mortgage loans divided by average mortgage balance (net of loans in process).

3. **Cost of Funds**

   Interest and dividends paid on deposits, FHLBank advances, and other borrowings divided by average deposit and borrowings balance.

4. **Cost of Deposits**

   Interest and dividends paid on deposits divided by average deposit balance.

SPECIFIC NOTES

1. **Tables A1 and A2**

   Supplemental sources of data: 1934 and earlier, United States League of Savings Institutions, Chicago, Illinois; 1934-1962, OTS annual and yearend monthly supervisory reports.

2. **Tables A10 and A11**

   Where sources and uses are based on net changes in balance sheet items the effect of such structural changes as mergers and other acquisitions, conversions newly insured/chartered institutions, liquidations, or terminations of insurance are excluded.

3. **Tables A14**

   Source of data: OTS quarterly supervisory report on cash, deposits, and investments.

4. **Tables A19 and B7**

   Source of data: OTS quarterly, semiannual, an annual supervisory report on branch offices.

   Total number of facilities includes all open main (home) and branch offices. Total number of branch offices includes full branches, satellite offices, and limited facilities. Total deposits excludes non-interest-earning transaction accounts.